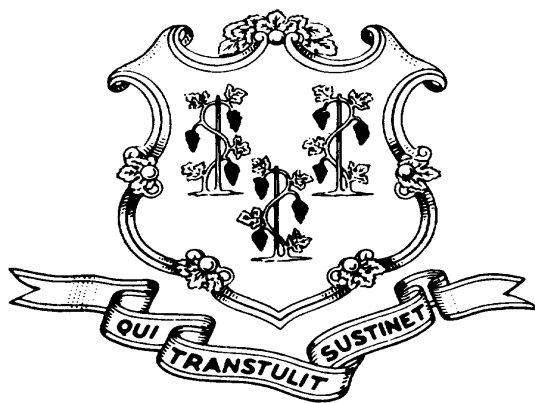


DAS

Department of Administrative Services

***State of Connecticut
Workers' Compensation
Program***



Annual Report
Fiscal Year
2009

Brenda Sisco
Commissioner

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Deputy Commissioner

DAS

Department of Administrative Services

***State of Connecticut
Workers' Compensation
Program***

Annual Report

Fiscal Year

2009

Title: 2009 Annual Report for the State of Connecticut Workers' Compensation Program

Author: Connecticut Department of Administrative Services, Workers' Compensation Division

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Table of Contents

Page

Introduction.....	3
Program Overview.....	4-9
Program Measures – State of Connecticut	10-18
• Claim Counts	
• Total Program Cost	
• Medical and Indemnity Benefit Costs	
• Payments Made in FY09 by Injury Year	
• Total Loss Reserve	
• Rate Analysis	
○ Loss Rate	
○ Frequency Rate	
○ Severity	
• Claim Characteristics	
○ Reported Claims by Body Part	
○ Reported Claims by Nature of Injury	
○ Reported Claims by Occurrence Cause	
• Notable Accomplishments.....	19-21
• New Preferred Provider Network	
• Cost Containment Measures	
• Core-CT Processing Workbook	
• DAS First Check Reconciliation Automated Program	
• Wage Audit Report	
• DAS Workers’ Compensation Web Page	
• Core-CT Processing and Training Program	
• Safety and Ergonomics	
• Safety Committees	
• Return to Work (Selective Duty Program)	
Program Measures – By Budgeted Agencies/Cost Centers.....	22-63
• Department of Children and Families (DCF)	22-27
• Department of Developmental Services (DDS).....	28-33
• Department of Mental Health & Addiction Services (DMHAS).....	34-39
• Department of Correction (DOC).....	40-45
• Department of Public Safety (DPS).....	46-51
• General Government (GG).....	52-57
• Special Transportation Fund (STF).....	58-63
APPENDIX.....	64-66
• Claim Coding Details Within Consolidated Groupings	64
○ Part of Body	65
○ Nature of Injury	66
○ Occurrence Cause	

Introduction

The State of Connecticut (SOC) self-insured workers' compensation program is administered by the Department of Administrative Services (DAS). The program operates as a Workers' Compensation Commission approved Managed Care system utilizing the contracted services of a Third Party Claim Administration Company (TPA) to manage and process benefits on individual claims. All formal legal services are provided by the workers' compensation unit of the Office of the Attorney General in partnership with DAS and appropriate state agencies. The program covers approximately 75,000 employees within the executive, legislative and judicial branches of state government and specifically referenced quasi-state agencies and other specifically listed volunteer groups serving the State of Connecticut.

The program is financed on a pay-as-you-go basis within annual general fund operating budgets. There are six distinct budgets within state government providing funds to the DAS workers' compensation account to pay benefits. Budgeted agencies/cost centers are as follows:

- DCF - Department of Children and Families
- DDS - Department of Developmental Services
- DMHAS - Department of Mental Health & Addiction Services
- DOC - Department of Correction
- DPS - Department of Public Safety
- Department of Administrative Services
 - GG - General Government - DAS budgets for all other state agencies not otherwise listed
 - STF - Special Transportation Fund - covering the Department of Motor Vehicles (DMV) and the Department of Transportation (DOT)

We present the following report on the program's activities during Fiscal Year (FY) 2009 that summarizes pertinent data regarding the program's claim activity and related administrative activities by DAS.

Program Overview

Enabling Legislation

The Department of Administrative Services, under authority of C.G.S. § 31-284a, administers and designs the State of Connecticut workers' compensation program, procures the third party claim administration company and establishes all operational procedures of the program for participating agencies. Budget requirements of the program are not centralized under DAS workers' compensation administrative authority but are decentralized throughout the budgeted state agencies inclusive of DAS.

DAS Workers' Compensation Division Mission Statement

DAS is committed to administering the State of Connecticut workers' compensation program to be current with the standards of an ever-changing industry. Our main objective is to achieve the delicate balance between cost effectiveness for our organization and the delivery of a responsive program to injured workers. The goal is to empower and support state agencies to meet the established operational procedures within the program as well as promoting a culture of safety within their respective workforces.

Through this mission, we accomplish state government's objective of accountability to the citizens of the State of Connecticut.

DAS Workers' Compensation Division

DAS administers and designs the State of Connecticut workers' compensation program, procures the third party claim administration company and establishes all operational procedures of the program for participating agencies. Additionally, the division delivers workers' compensation services to state agencies within six distinct areas: Claim Administration; Claim Processing; Return to Work; Loss Trend Reporting; Fiscal Reporting; and Safety & Health Services.

Claim Administration

Claims are administered through the services of a DAS contracted third party claim administration company. DAS establishes account instructions for the engagement managed care services on individual claim files. DAS also facilitates and manages all file review meetings between the TPA and the participating agency by providing subject matter expertise on file strategy in an effort to expedite resolution.

Claim Processing

Within the program, state agencies must discharge claim-processing functions within CORE-CT, the state's centralized information system. The DAS WC procedure manual and training center has been enhanced to provide participant agencies' workers' compensation liaisons instruction on the CORE-CT operating system and the workers' compensation modules to properly process a claim. Efficient agency claim processing is an essential element of the program. DAS and CORE-CT also provide individual claim processing assistance for any agency that has difficulty in complying with the established requirements.

Return to Work

DAS WC Program Coordinators, through TPA file reviews and the general servicing of agencies, are constantly identifying Return to Work candidates within the program. We work very closely to assist agencies in developing Return to Work programs and placing identified candidates. In addition to this activity, DAS, by statute, offers a Selective Duty program for agencies that employ 1199 Bargaining Unit members. This program reimburses agencies, within program design parameters, for all earnings distributed during a restricted or light duty assignment. During FY09, DAS and participating agencies utilized the Selective Duty Program to return 68 injured workers and reimbursed three participating state agencies a total of \$399,811 from the DAS WC claims account.

Loss Trend Reporting

The DAS Workers' Compensation Division prepares monthly databases that are utilized by DAS Program Coordinators to perform loss trend analysis. Examples include source of injury reports to target future safety initiatives, light duty days, injury body part reports, and lost time days. The databases are formatted from the TPA, CORE-CT and DAS systems.

Fiscal Reporting

The DAS Workers' Compensation Division administers all fiscal operations of the state's program. Activities include but are not limited to: quarterly allotment invoices to budgeted agencies; bank reconciliation reports; maintenance of all banking checkbook operations; treasury reports; program expense reporting in the aggregate as well as the individual agency; budget projection reports during the fiscal year and five year planning report and all recovery tracking and allocation.

DAS allocates all recoveries (reimbursement of prior workers' compensation expenditures) within the SOC cash accounting system. For FY09 this totaled \$1,536,748. Note that the Office of the Attorney General, TPA, and DAS play integral roles within the recovery process.

Safety and Health Services

The DAS Workers' Compensation Division provides a vast array of safety and health services to agencies including but not limited to:

- Safety & Health Committee establishment and Certification with the Workers' Compensation Commission (WCC)
- Workplace Ergonomic Consulting and Assessment Reporting
 - Individual evaluation
 - Group seminars
 - Specific task consulting
 - Agency strategic ergonomic projects
- Loss Control Safety Initiatives
- Safety Communication Programs: DAS works with State Agencies in the design and production of safety communication materials. DAS is able to finance these activities, in part, through the DAS WC Risk Management Loss Control Appropriation. Additionally, DAS produces safety and ergonomic materials for general State distribution.

The State of Connecticut Program

Managed Care

Workers' compensation programs deliver two basic benefits to injured workers; lost wage replacement and necessary medical treatment. The legislature made available in 1993 an alternate medical delivery model, i.e. Managed Care, for workers' compensation insurance companies and self-insured employers within the State of Connecticut. DAS designed and submitted for approval, to the Worker's Compensation Commission, a Managed Care delivery model. Approval was granted in 1994 with our most recent submission of the Managed Care program being completed and approved in December 2007.

Managed Care programs provide advantages for both the injured worker and the insurance company/self-insured employer within the medical delivery system of workers' compensation programs.

Managed Care Program Highlights

- Network of physician providers
- Nurse case management services for injured workers
- Utilization review
- WCC approved managed care physician treatment protocols
- WCC medical fee schedule pricing
- Medical network fee schedule pricing

Agency Functions

The state's workers' compensation program relies on all participating agencies to discharge functions established by DAS within the following areas:

- **Claim Reporting:** Agencies must communicate to the workforce that injured workers must immediately report an injury to their supervisors. Timely claim reporting is a key element to successfully discharging the balance of claim operations and benefit eligibility. DAS provides a general template for agencies to meet this communication requirement and incurs the expense for its production. Agencies are responsible for distribution. Additionally, DAS tracks the time lag between date of injury and when the injured worker reported it to his/her supervisor.
- **Claim Facilitating:** Supervisors are charged with the responsibility of facilitating the reported claim to their agency human resource division and the third party administration via telephonic reporting. DAS also provides training for the best method for supervisors to intake the information from the injured worker and review the incident for potential safety recommendations. DAS provides a general template for agencies to meet this communication requirement and incurs the expense for its production. Agencies are responsible for distribution. DAS tracks the time lag between the date the injured worker reported the claim to his/her supervisor and when the supervisor phones in the claim to the TPA
- **Claim Processing:** Agencies must complete all DAS Core-CT processing requirements for reported workers compensation claims. DAS and CORE-CT provide support to answer questions or resolve problems that agencies have in discharging their CORE-CT requirements. DAS produced a WC Core-CT operations manual and tutorial to support agencies in meeting the processing requirements for WC claims.

Claim Adjusting

Agencies must communicate closely with the TPA to properly manage the claim from determining compensability through the administration of benefits. The TPA provides all eligible benefits to the injured worker within the parameters of the general statutes and the approved managed care program.

- **Communication / File Reviews:** DAS supports the communication process and facilitates, with oversight, file reviews between agencies and the TPA for effective management of claim files.

- **Return to Work Programs:** Agencies and DAS work together to establish a return to work process/program for injured employees. Individual agencies have the responsibility for daily administration of the disability management process.
- **Safety and Health:** Compliance with state and federal safety standards is the sole responsibility of participating agencies. DAS safety services are available to any participating agency in support of their safety compliance initiatives. DAS has dedicated services for any agency in the creation of their WCC-mandated Safety and Health Committee. See safety services under the DAS Workers' Compensation Division section of this report for greater detail on offered services.

Fiscal Operations

The DAS Workers' Compensation Division administers all fiscal components of the State's program. Activities include but are not limited to: quarterly allotment invoices to budgeted agencies; bank reconciliation reports; maintenance of all banking /checkbook operations; treasury reports; program expense reporting in the aggregate as well as the individual agency; budget projection reports during the fiscal year and five-year planning report; and all recovery tracking and allocation.

Legal Representation

The TPA provides representation at the informal hearing level. The Office of the Attorney General provides legal representation at the pre-formal hearing, formal hearing and appellate levels. Participating agencies within the program should monitor all levels of hearing activity. Communication between the participating agency, DAS when required, and the hearing representative is a key element to efficient representation.

During fiscal year 2009, the TPA, GAB Robins North America, represented the program at 2,991 informal hearings. There is a dedicated unit within the TPA staffed with a minimum of 3 hearing representatives. The representatives work with participating agencies and DAS.

The Attorney General's Office has a dedicated unit for workers' compensation and represents all participating state agencies within the workers' compensation program at the above-referenced levels with the authority to accept claims, compromise disputes through issuing a Stipulation to date or maintain the contest and litigate. Assistant Attorneys General are assigned to the Workers' Compensation Commission district offices and represent the program's interest on claims having hearing activity within that particular district. They work with participating agencies, TPA, and DAS to prepare for hearings.

The Office of the Attorney General had the following activity on behalf of the program:

Informal Hearings:	12
Pre-Formals Hearings:	1,389
Formal Hearings:	281
Stip. Approval Hearings:	49
Appellate Court Hearings:	1
Supreme Court Hearings:	0
Superior Court 3 rd Party Actions:	0
CRB Hearings:	6

NOTE: Hearing activity counts do not represent the number of claims generating hearing activity. There can be a single claim that generates multiple hearings at any particular level.

Program Measures

All statistics in this section of the annual report are presented for the total program. Individual budgeted agencies statistics are found within the Program Measures for Budgeted Agencies/Cost Centers section.

Claim Counts:

New Claims

New Claims are categorized into one of three types; Record Only, Medical Only and Lost Time. Total new claim count for FY09 was 7,783 representing a increase of 0.9% from the prior year total of 7,716. The following illustrates the prior five-year totals by claim category:

Entity	SOC
--------	-----

	NEW CLAIMS				
FYE	INDEMNITY	MEDICAL	RECORD ONLY	TOTAL NEW CLAIMS	RECURRENCES
2005	2482	4192	1582	8256	1694
2006	2592	3976	1760	8328	1594
2007	2395	3786	1729	7910	1509
2008	2255	3682	1779	7716	1449
2009	2357	3578	1848	7783	1444

Recurrences:

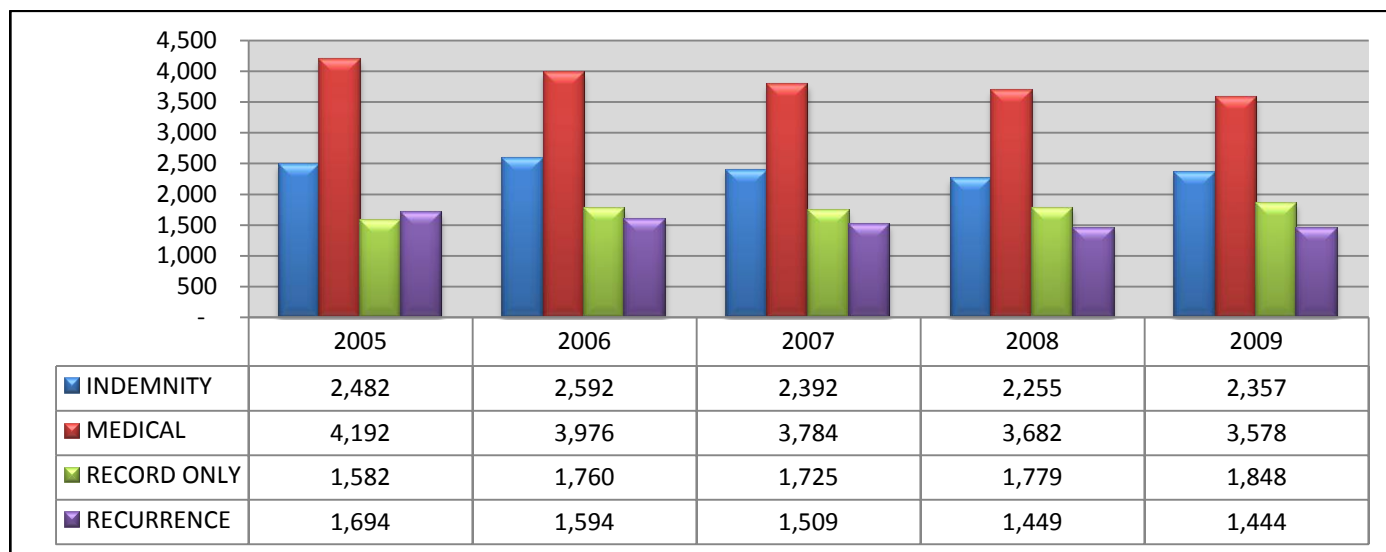
A Recurrence is not a new claim but is defined as a situation in which an employee with a compensable work-related injury or illness who has improved and returned to work has a return of some medical problem(s) caused by the injury or disease, resulting in another period of incapacity from work and/or necessitating further medical treatment. FY09 recurrence claim count was 1,444 representing a 0.3% decrease from the prior year total of 1,449. The above table illustrates the three years of recurrence claim totals. Below is a FY09 breakout by Agency/Cost Center.

FYE	DCF	DDS	DMHAS	DOC	DPS	GG	STF	TOTAL
2009	168	178	287	490	73	172	76	1,444

Note:

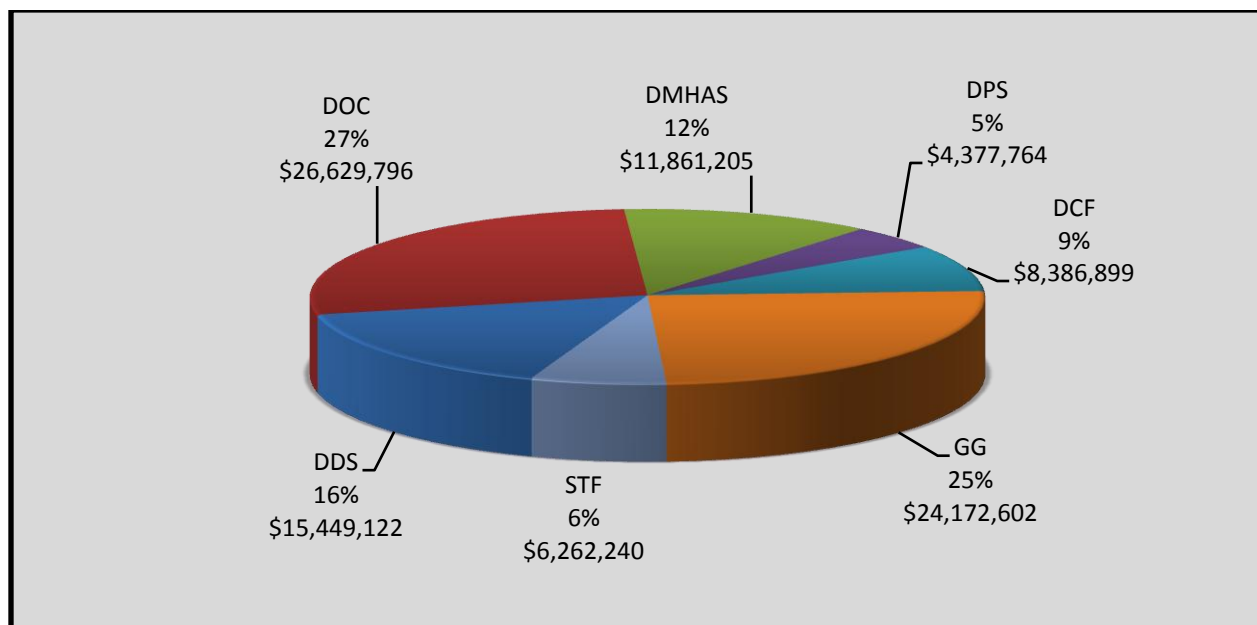
The Recurrence claim count presented is derived from the Core-CT operating system. All input to the Core-CT system is decentralized and created by individual agencies during the normal discharge of claim processing responsibilities.

Claims By Type Per Fiscal Year



Total Program Cost:

The statewide workers' compensation total program cost for FY09 was \$97,139,628. This represents a 6.7% increase from the prior year. The following illustrates the breakout by budgeted agency/cost centers for FY09 and the total paid losses of the program over the last 5 years:



FYE	2005	2006	2007	2008	2009
Total Paid	79,616,086	82,800,733	89,240,234	91,062,186	97,139,628

Total Program Cost by Category:

Annual program costs are categorized into 4 groups: Medical & Indemnity benefits provided to injured workers and Allocated Loss Expenses & General Expenses charged to individual claim files. Allocated Loss Expense is defined as all file charges relating to medical network bill savings and preferred provider organization reductions, and nurse case management and other managed care services. General Expenses include but are not limited to: Independent Medical Exams, insurance indexing, First Report of Injury charges, surveillance, litigation costs, and durable medical equipment. The following three graphs depict cost trends within these categories for the last five fiscal years. Chart 1, as expected, shows the increase in the total program cost over time. Charts 2 & 3 illustrate the increases associated with the medical and indemnity benefit structure. Note that the number of claims generating payments over this time remained relatively constant but the costs associated with the benefits increased. This is related to inflationary influences on costs associated with medical delivery and increasing payrolls along with lengthier disability periods within the indemnity category. This is further illustrated within the Rate Analysis section of the Program Measures showing the decreases in claim count versus the increases within the severity rates.

Chart 1 - Indemnity, Medical, Expense, Allocated Loss Expense

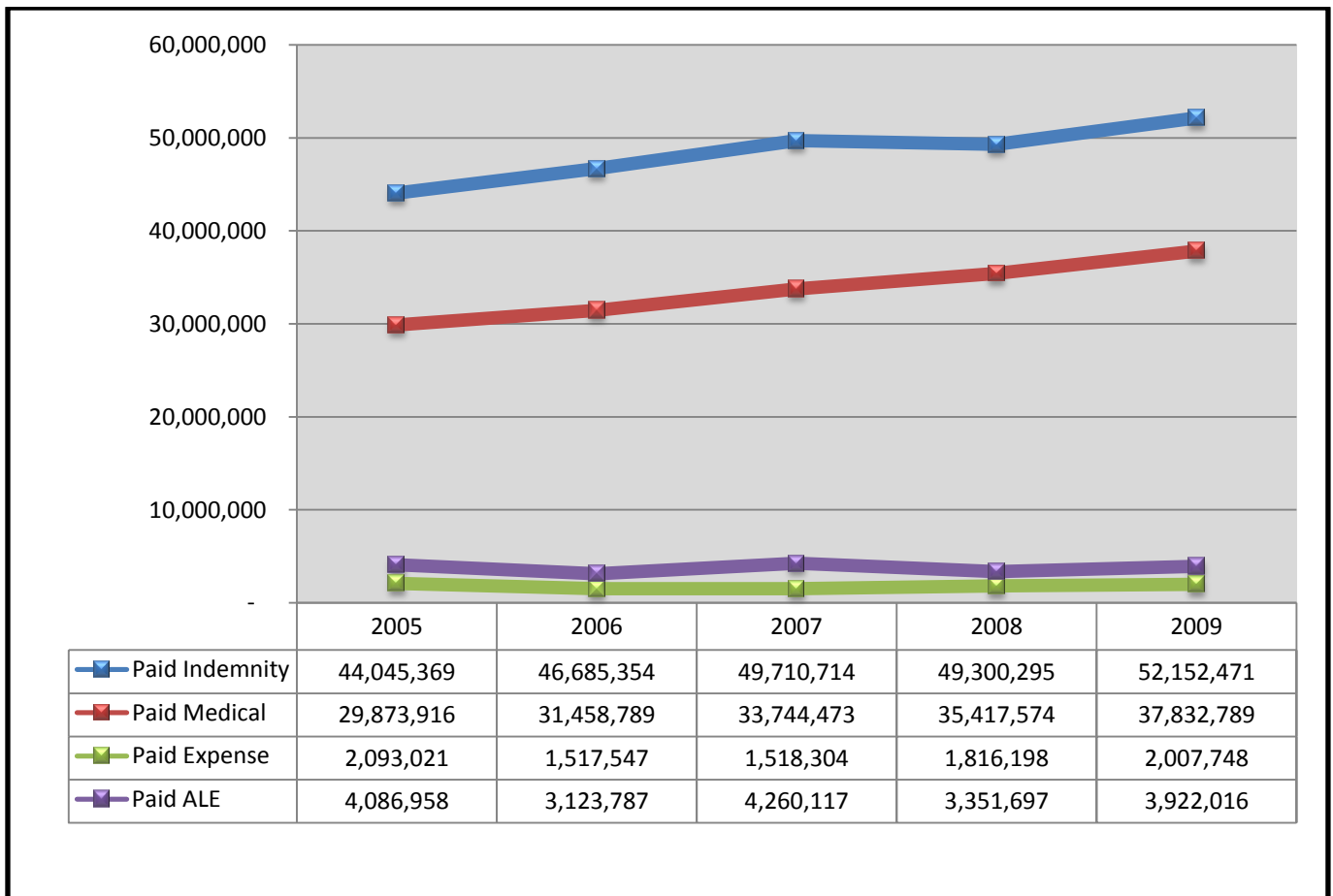


Chart 2 - Indemnity

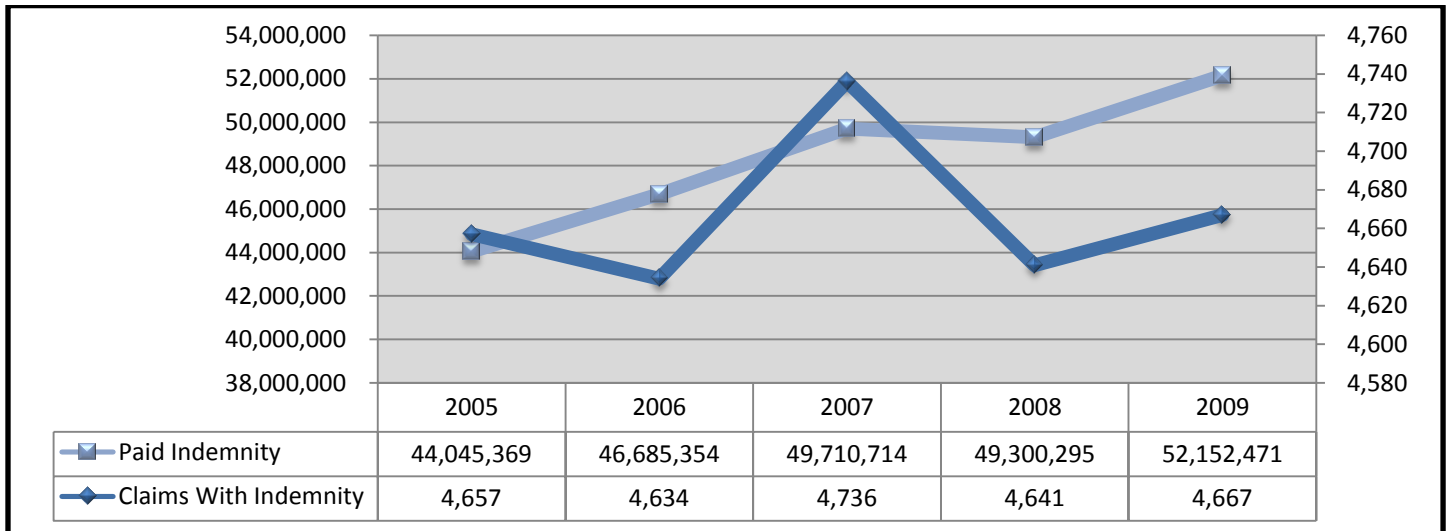
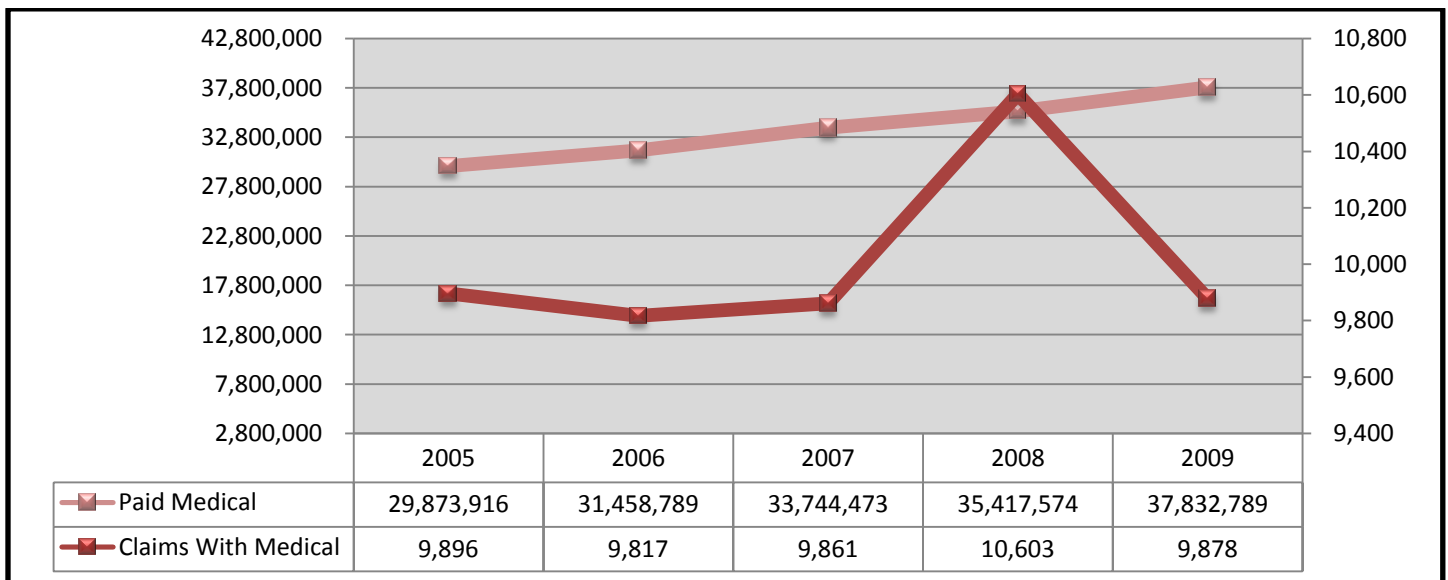


Chart 3 - Medical

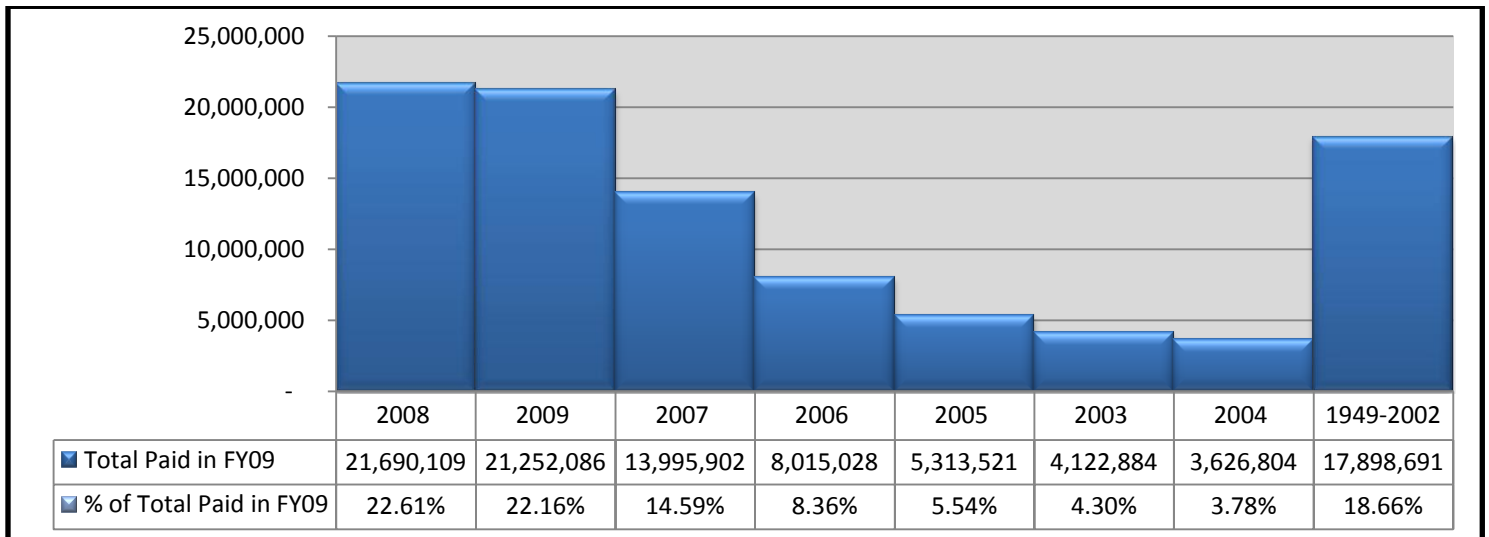


Lost Time & Restricted Duty Day Counts:

Historically, DAS did not have the ability to post accurate lost time and restricted duty workdays for the program. The decentralized structure of claim processing within Core-CT precludes DAS from capturing accurate data within the overall program. DAS is committed to addressing this issue through the distribution of the Workers' Compensation Core-CT operating manual. This manual details agency claim processing requirements within Core-CT and emphasizes the specific requirements so lost time and restricted days can be captured by DAS and posted within future annual reports.

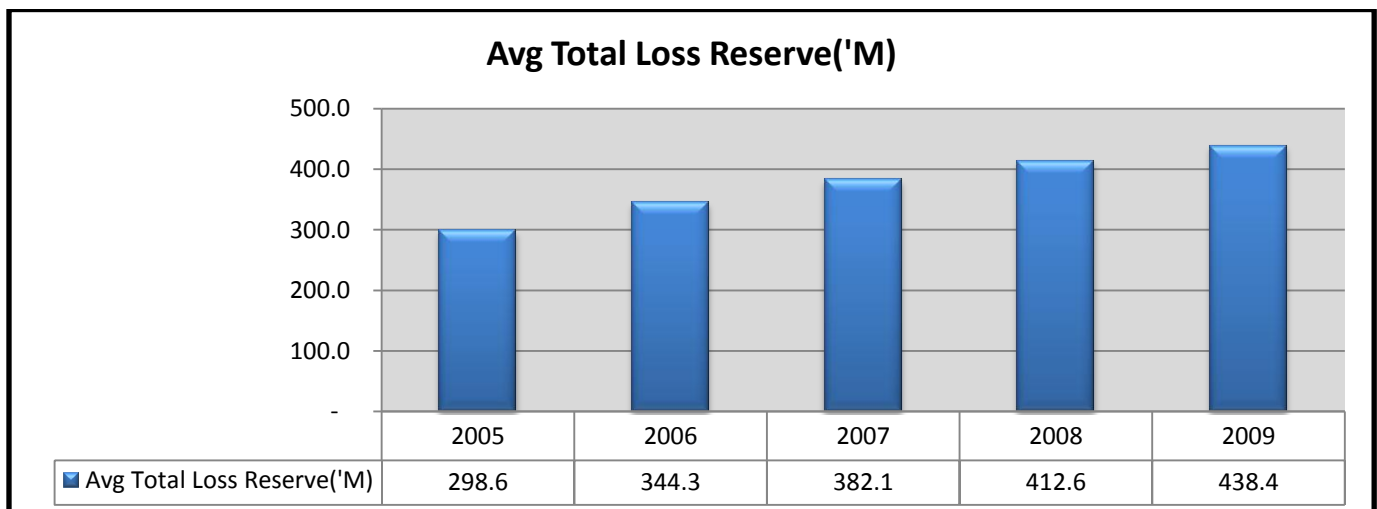
Payments Made in FY09 by Fiscal Year of Injury:

Annual workers' compensation expenditures are tracked by the injury year of origin, identifying the expenditure tail of the program. This analysis was formally introduced to the program as a reportable measure during FY07. The chart below highlights total expenditures in FY09 by the fiscal year in which the claim was originated. As illustrated, year two of a claim is costlier than the initial year representing 22.6% of the overall expenditure with the bundled years of 1949 – 2002 representing 18.7%.



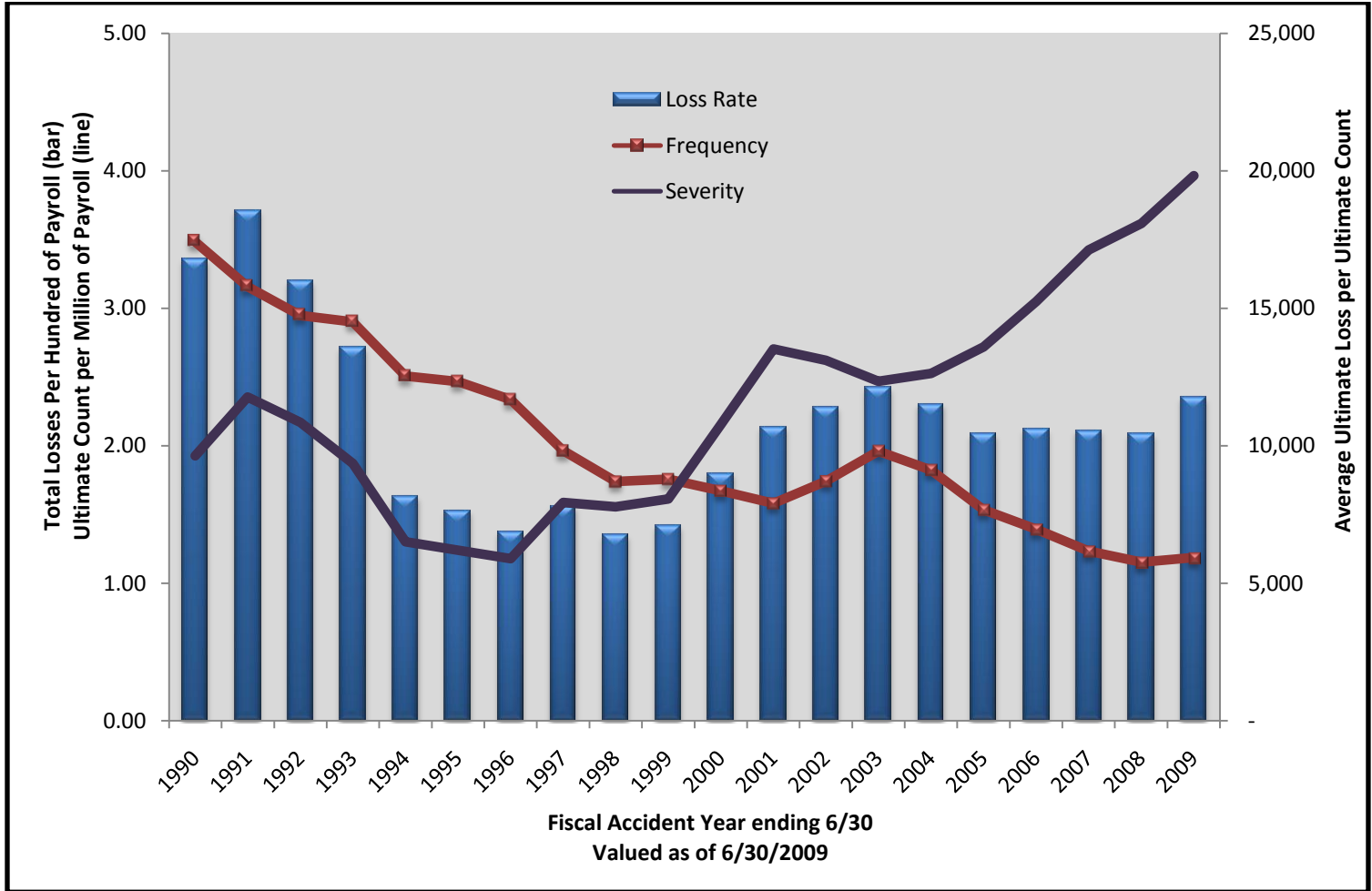
Total Loss Reserve:

The overall undiscounted loss reserve liability is formulated through an actuarial analysis. This value is posted within the State of Connecticut Comptroller's Office Comprehensive Annual Financial Report in compliance with governmental accounting standards. For fiscal year ending June 30, 2009 the range is estimated to be between \$405.9 and \$468.0 million dollars. The chart below illustrates the average loss reserve liability to the program over the last five years. In addition to meeting governmental accounting standards, these are maintained as an industry standard measure. Additionally, it provides the basis if the state is to ever transition from a pay-as-you-go based financed self-insured program to a cost allocation reserved based financed self-insured program.



Rate Analysis:

The following Statewide graph and table represent the **Loss Rate** established as Total Paid Losses Per \$100 of Payroll. **Frequency** is defined as the Ultimate Claim Count per \$1M of Payroll. **Severity** as shown is the Average Ultimate Loss per Ultimate Claim. The graphs clearly show a steady decline in Frequency, but a fairly continual rise in Severity since 1996 as was noted within the total cost section.

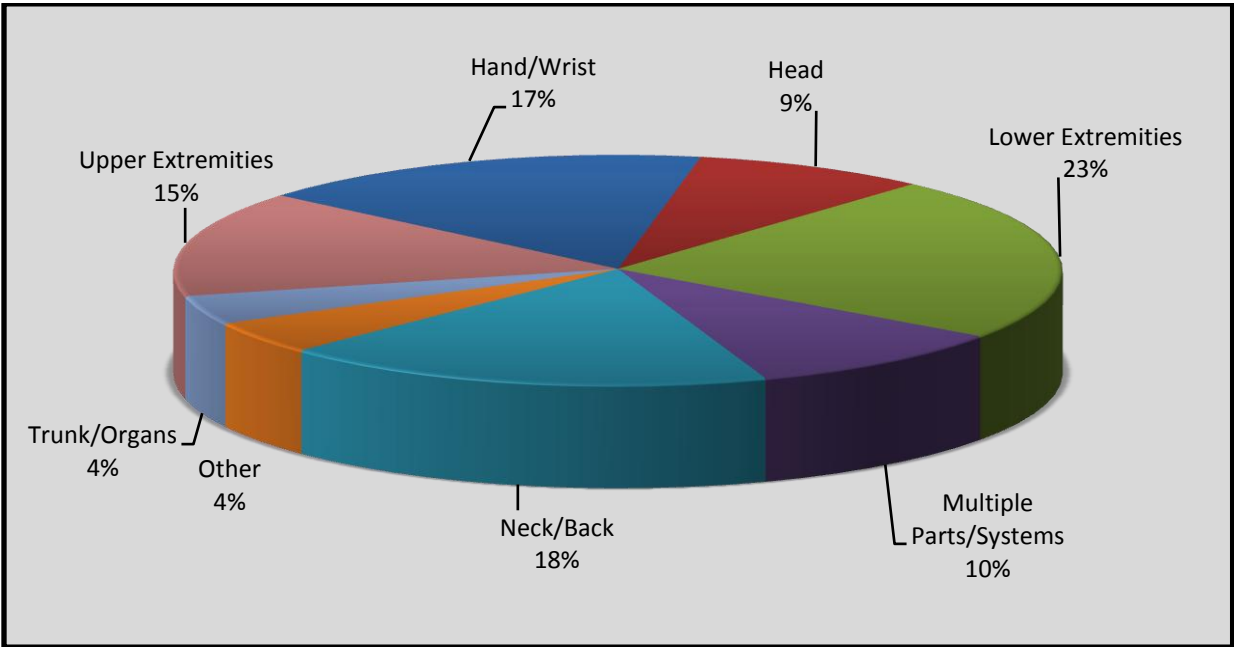


FYE	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Loss Rate /\$100 pyrl	3.35	3.72	3.20	2.71	1.63	1.53	1.38	1.56	1.35	1.42
Freq. Rate /\$M pyrl	3.48	3.16	2.95	2.90	2.51	2.47	2.33	1.96	1.74	1.76
Severity: \$/Claim	9,630	11,771	10,854	9,357	6,510	6,202	5,894	7,934	7,783	8,066

FYE	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Loss Rate /\$100 pyrl	1.80	2.14	2.28	2.42	2.30	2.09	2.12	2.11	2.09	2.35
Freq. Rate /\$M pyrl	1.67	1.58	1.74	1.96	1.82	1.53	1.39	1.23	1.15	1.19
Severity: \$/Claim	10,770	13,526	13,112	12,348	12,634	13,596	15,243	17,119	18,092	19,824

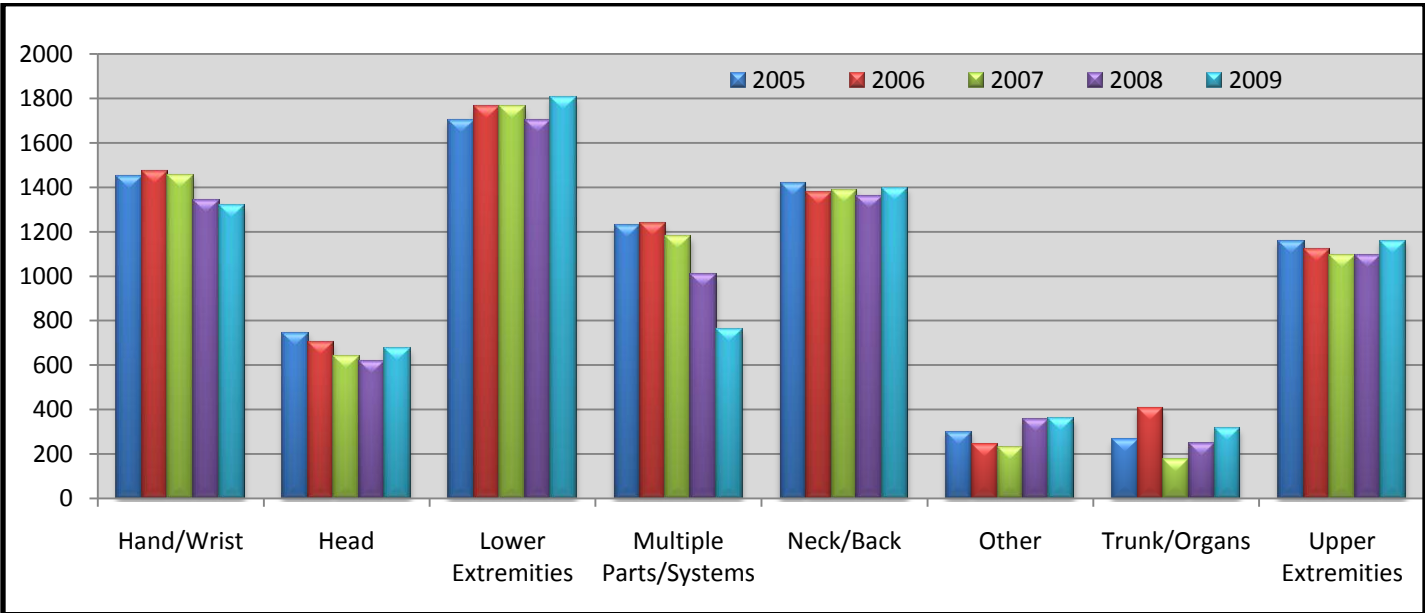
Claim Characteristics: The following three charts illustrate reported claims for FY09 within three distinct coding structures: Part of Body, Nature of Injury, and Occurrence Cause. The coding of claims is compressed for illustration purposes, therefore not all descriptions are represented.

FY09 Claim Counts By Part of Body – SOC

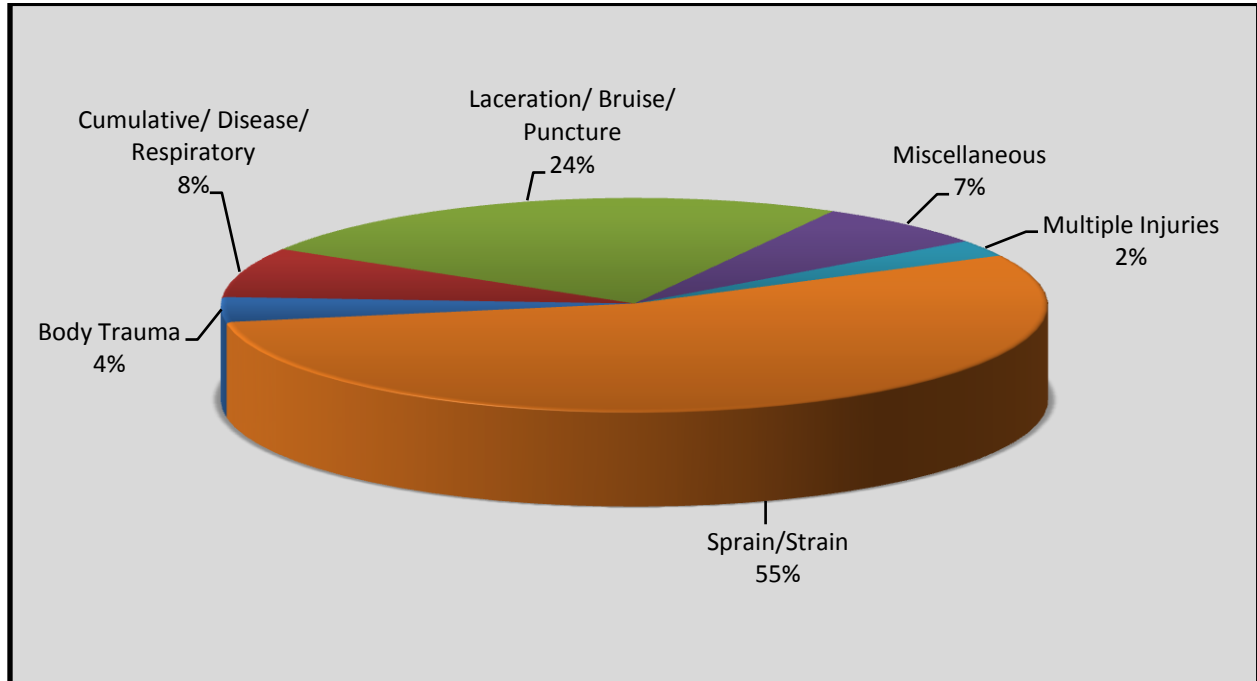


Hand/Wrist	Head	Lower Extremities	Multiple Parts/Systems	Neck/Back	Other	Trunk/Organs	Upper Extremities	Total
1,316	674	1,806	759	1,397	357	315	1,159	7,783

5-Year Comparison of Claim Count By Part of Body – SOC

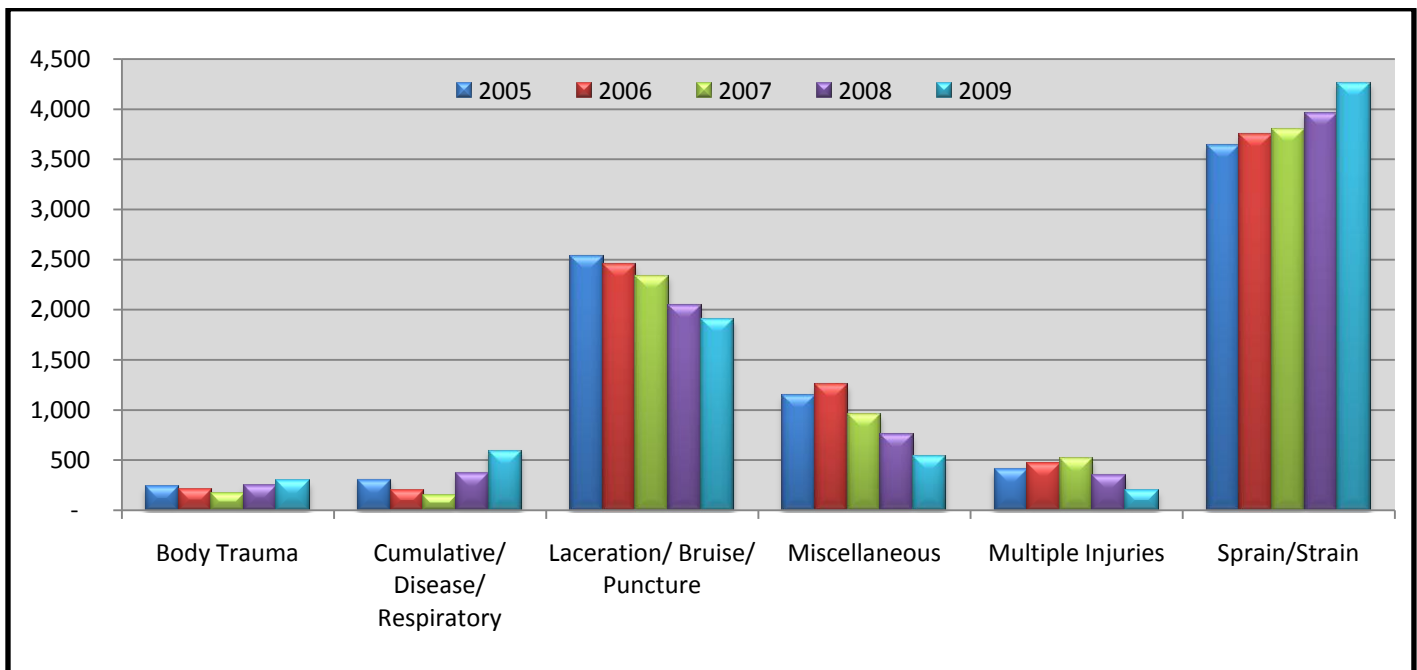


FY09 Claim Counts By Nature of Injury – SOC

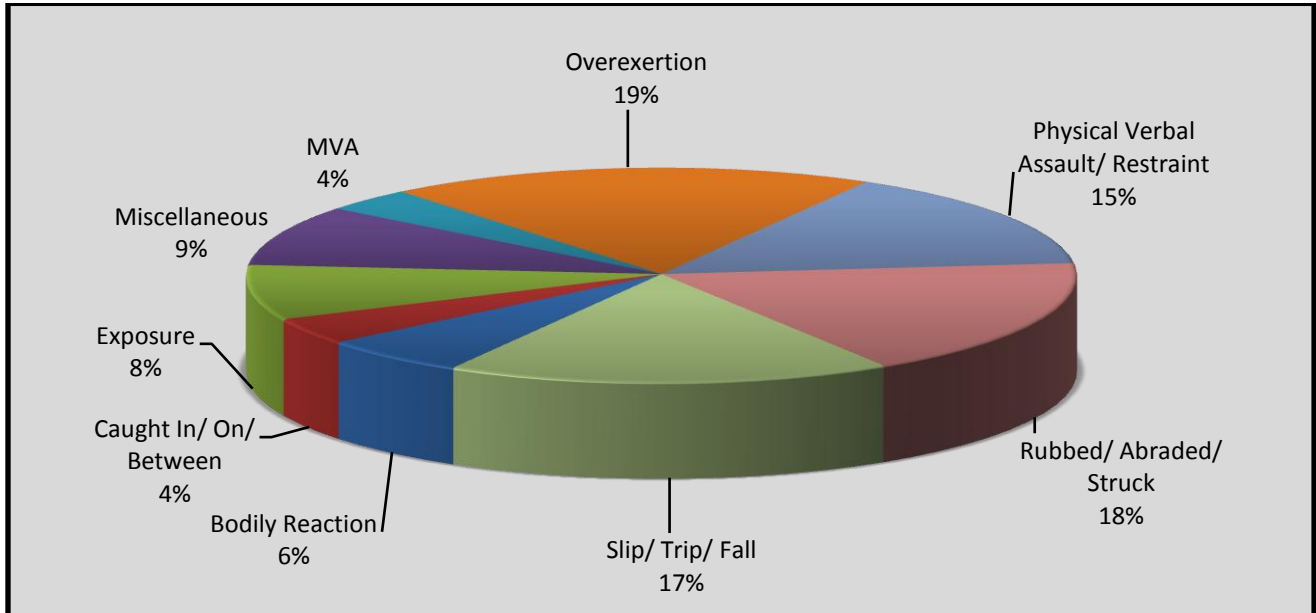


Body Trauma	Multiple Injuries	Sprain/Strain	Miscellaneous	Cumulative/ Disease/ Respiratory	Laceration/ Bruise/ Puncture	Total
292	198	4,258	538	592	1,905	7,783

5-Year Comparison of Claim Count By Nature of Injury- SOC

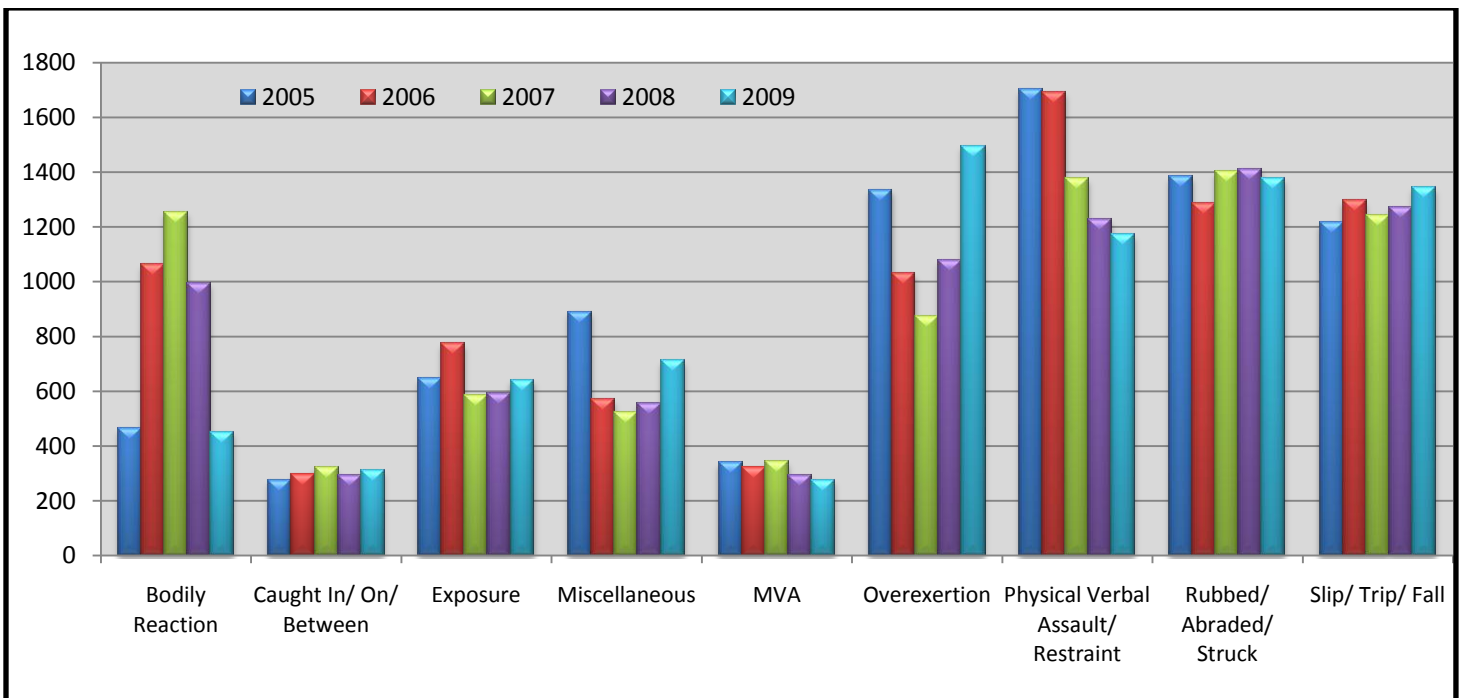


FY09 Claim Counts By Occurrence Cause - SOC



Bodily Reaction	Caught in/ On/ Between	Exposure	Misc.	MVA	Overexertion	Physical Verbal Assault/ Restraint	Rubbed/ Abraded/ Struck	Slip/ Trip/ Fall	Total
451	311	642	713	277	1,496	1,172	1,376	1,345	7,783

5-Year Comparison of Claim Count By Occurrence Cause- SOC



Notable Accomplishments

New Preferred Provider Network: Amended the State of Connecticut Managed Care Plan implementing a new Preferred Provider Organization (list of medical providers) Company. The initiative established new contracting with more competitive reimbursement rates to medical providers. It also lowered the administrative costs of processing each bill by 2 percentage points on each dollar saved.

Cost Containment Measures: Over the last two years cost containment initiatives within the medical delivery system have been our highest priority. Established preferred specialty networks and associated discount pricing within the program's WCC approved Managed Care Organization Plan. Effective this October 2009, DAS rolled out a new Preferred Provider Organization (PPO) Directory (Company that administers the list of medical providers and hospitals) establishing the first re-contracting with medical providers in 17 years. Lower reimbursement rates for many procedures were achieved along with lower administrative costs to process the medical bill review and re-pricing. The following illustrates a summary of achieved savings in FY09.

	Invoiced	Paid	Savings
Diagnostic Imaging	\$2,653,760	\$1,571,696	\$1,082,784
Pharmacy Benefit Management (6 mos)	\$611,440	\$555,826	\$55,613
PPO Medical Bill Review	\$49,196,539	\$31,496,132	\$17,700,407

In addition to medial containment, Subrogation and Recoveries back to the program totaled \$1,536,748 in FY09.

CORE-CT Processing Workbook: Finalized phase two of the DAS Core-CT processing manual. This phase provides agency claim processors a streamlined guide to internal claim processing at the agency level. The manual and training platform marks a milestone for the program. Consistent with C.G.S. 284a, the decentralized agency processing will now have uniform standards and quick guide instruction to deliver consistent credible information within Core-CT. Training is to be delivered in FY10.

DAS First Check Reconciliation Automated Program: DAS developed and introduced a computer application that standardizes the first check reconciliation process for all state agencies. The application is a centralized online program that provides more accurate and consistent results than the former manual-intensive method. The process pre-loads relevant information, and automatically produces agency letters, aggregated reports, and COP-9 Comptroller state forms. This program significantly decreases agency time spent on the reconciliation process, and is a pioneering achievement in standardizing claim processing. The use of the program will be expanded across the State in FY10.

Wage Audit Report: Developed a computer report for launching in FY10 that extracts injured employees' wages for indemnity benefits. This new online report will deliver more consistent and accurate results and is specifically designed for workers' compensation wage audit analysis. It will free up processing time and require less effort to select and quantify the wage data. This report revolutionizes the wage collection method, providing workers' compensation-specific information to help standardize claim processing.

DAS Workers' Compensation Web Page: DAS launched a new dedicated website for workers' compensation within the State of Connecticut. The Web page includes the following:

- general information on workers' compensation for employees and supervisors, fraud hotline
- medical provider and pharmacy directory look-up
- safety and health information, brochures, guides
- forms, claim packets, less arduous duty search procedures
- return to work and selective duty programs
- safety committee information
- Agency directory of workers' compensation contacts
- Annual reports for FYs 07, 08, and 09
- Secure section with applications and procedures for Agency workers' compensation/Human Resource use in processing claims. Included in this section is a re-write of the DAS Workers' Compensation Manual.

Core-CT Processing and Training Program: DAS initiated development of updated processing, support, and training aides for Agency use, to be implemented in FY10. These aides are designed to simplify and standardize the combined and concurrent interaction of workers' compensation and the Federal Family Leave and Medical Act (FMLA) for claims processing. They will be posted online in the secure section of the DAS web page, and will form the basis of a training program DAS will conduct for Agency workers' compensation liaisons starting in FY10.

Safety and Ergonomics: In FY07, a standardized deliverable was established for this category of safety service. Three types of ergonomic consulting and assessment reporting were developed with corresponding standardized reports:

- Individual Employee
- Group Seminars
- Specific Project Consulting

In FY09, 220 assignments were discharged within these categories, representing 361 individuals.

Specialized ergonomic and safety projects for FY09 included:

- Established initiatives within Judicial for fall protection, ergonomic training for clerks and implementing upgraded restraint devices for oversized prisoners.
- Provided DOC ergonomic analysis and equipment to reduce frequency of injury within Prison Monitor/Control rooms.
- Motor Vehicle safety training for drivers of state vehicles.
- Continued safe patient handling program at the University of Connecticut Health Center

Safety Committees: DAS committed to assist agencies to meet their statutory mandate of establishing safety and health committees in mid FY06. Through FY09 DAS has partnered with state agencies to establish and maintain 77 Safety and Health committees within state government.

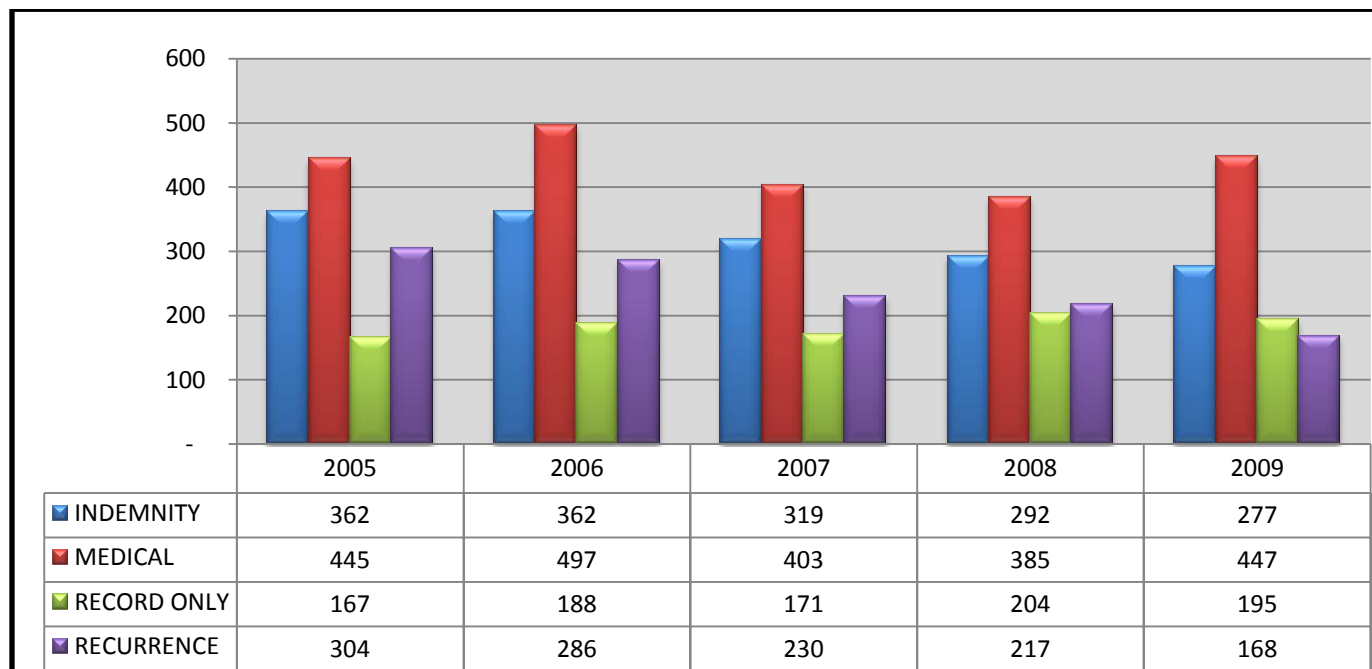
Return to Work: DAS is always working with state agencies and the TPA to establish return to work programs and workers' compensation candidates to participate in this line of temporary transitional work. DAS, by contract, also administers a Selective Duty Program specifically for the 1199 bargaining unit. Accomplishments in FY09 included:

- DAS and participating agencies utilized the Selective Duty Program to return 68 injured workers, reimbursing three participating state agencies a total of \$399,811 from the DAS WC claims account.
- DAS also worked with DOC and associated Unions to implement the first Light Duty program to complement the existing DOC Recoup Post program.
- Conducted monthly file reviews with the Third Party Administrator and agencies to identify candidates for return to work and to develop strategies to increase file closure rates.
- Work with Attorney General's office to develop defense strategy for hearing dockets.

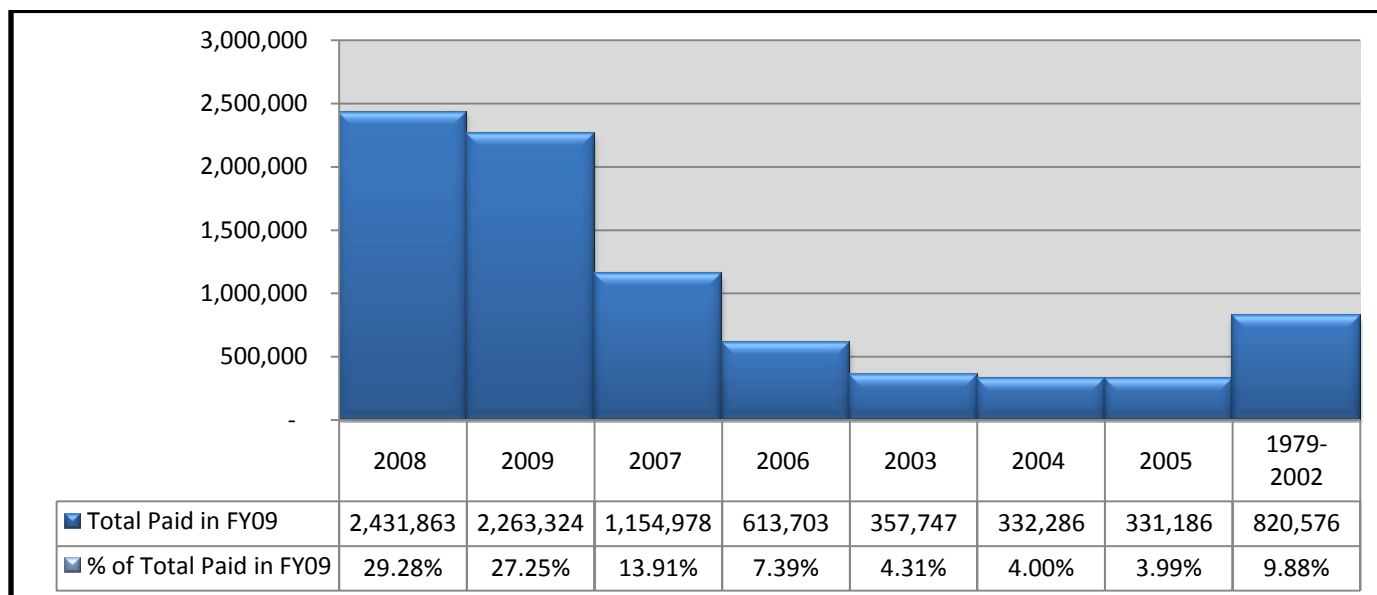
Program Measures by State of Connecticut Budgeted Agencies/Cost Centers

Department of Children and Families (DCF)

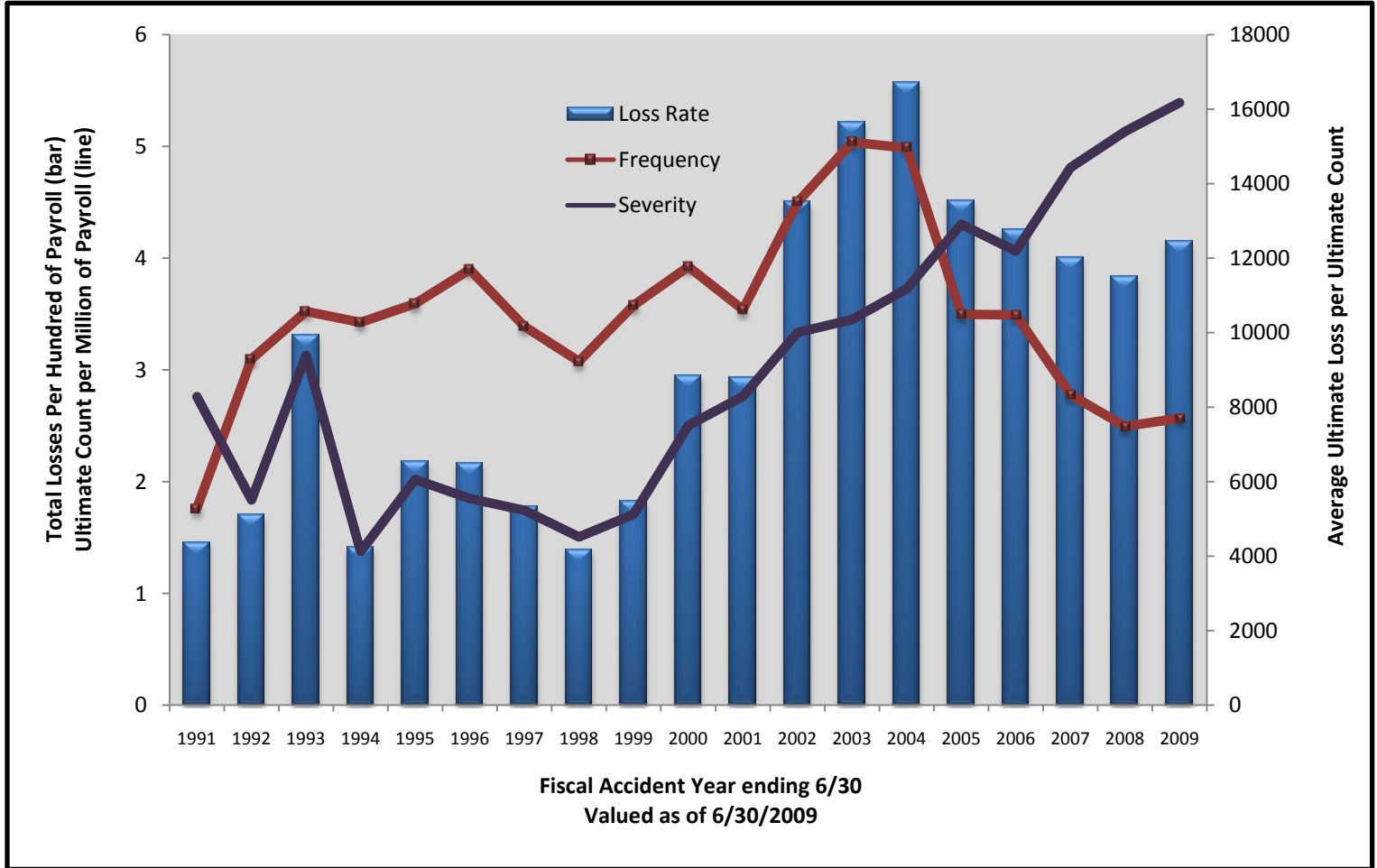
Claim Count By Type Per Fiscal Year – DCF



Payments Made in FY09 by Fiscal Year of Injury - DCF



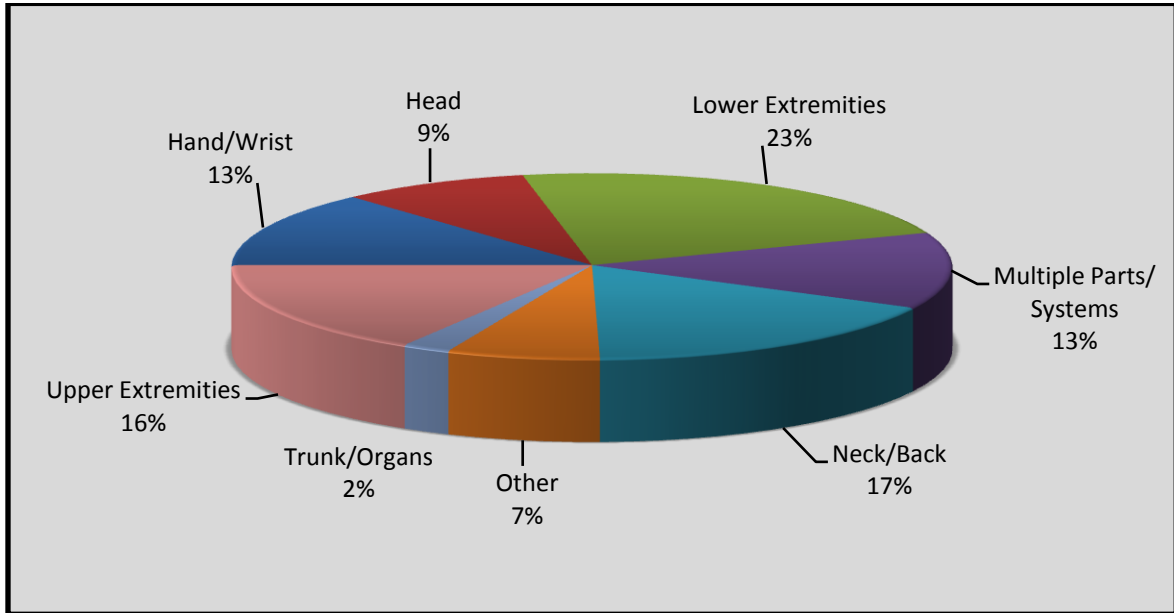
Rate Analysis – DCF



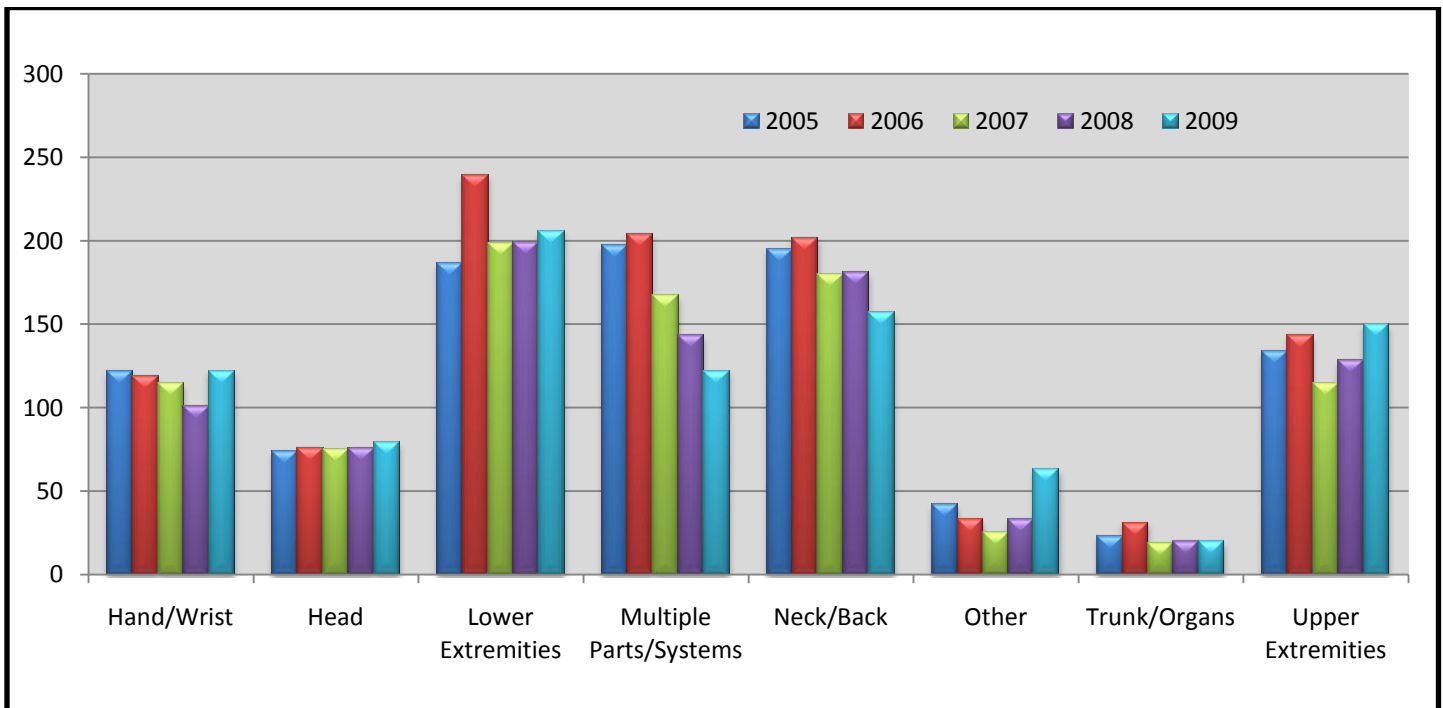
FYE	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Loss Rate /\$100 pyrl	1.87	1.26	1.04	1.46	1.71	3.31	1.41	2.18	2.16	1.78	1.39
Freq. Rate /\$M pyrl	2.50	2.53	1.93	1.76	3.10	3.52	3.43	3.59	3.90	3.39	3.07
Severity \$/Claim	7,484	4,992	5,398	8,288	5,517	9,395	4,126	6,060	5,551	5,238	4,524

FYE	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Loss Rate /\$100 pyrl	1.83	2.95	2.93	4.50	5.22	5.57	4.52	4.26	4.01	3.84	4.15
Freq. Rate /\$M pyrl	3.58	3.92	3.54	4.50	5.04	4.99	3.50	3.49	2.78	2.49	2.57
Severity \$/Claim	5,128	7,516	8,292	10,009	10,357	11,177	12,912	12,195	14,434	15,402	16,176

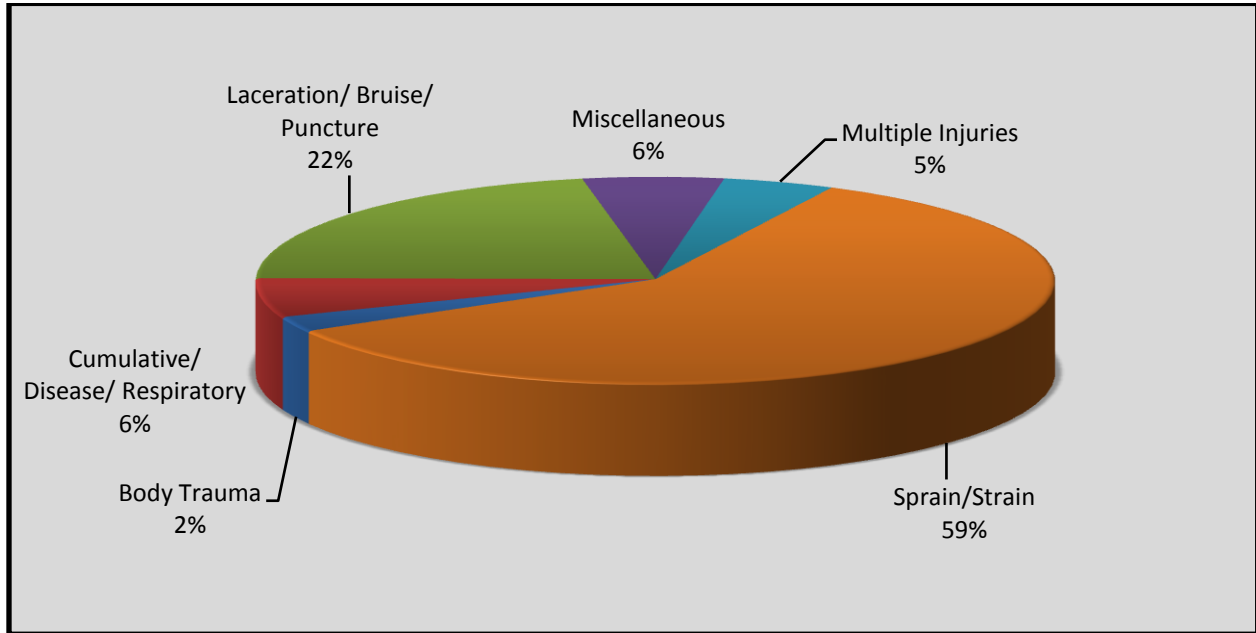
FY09 Claim Counts By Part of Body – DCF



Hand/Wrist	Head	Lower Extremities	Multiple Parts/Systems	Neck/Back	Other	Trunk/Organs	Upper Extremities	Total
122	79	206	122	157	63	20	150	919

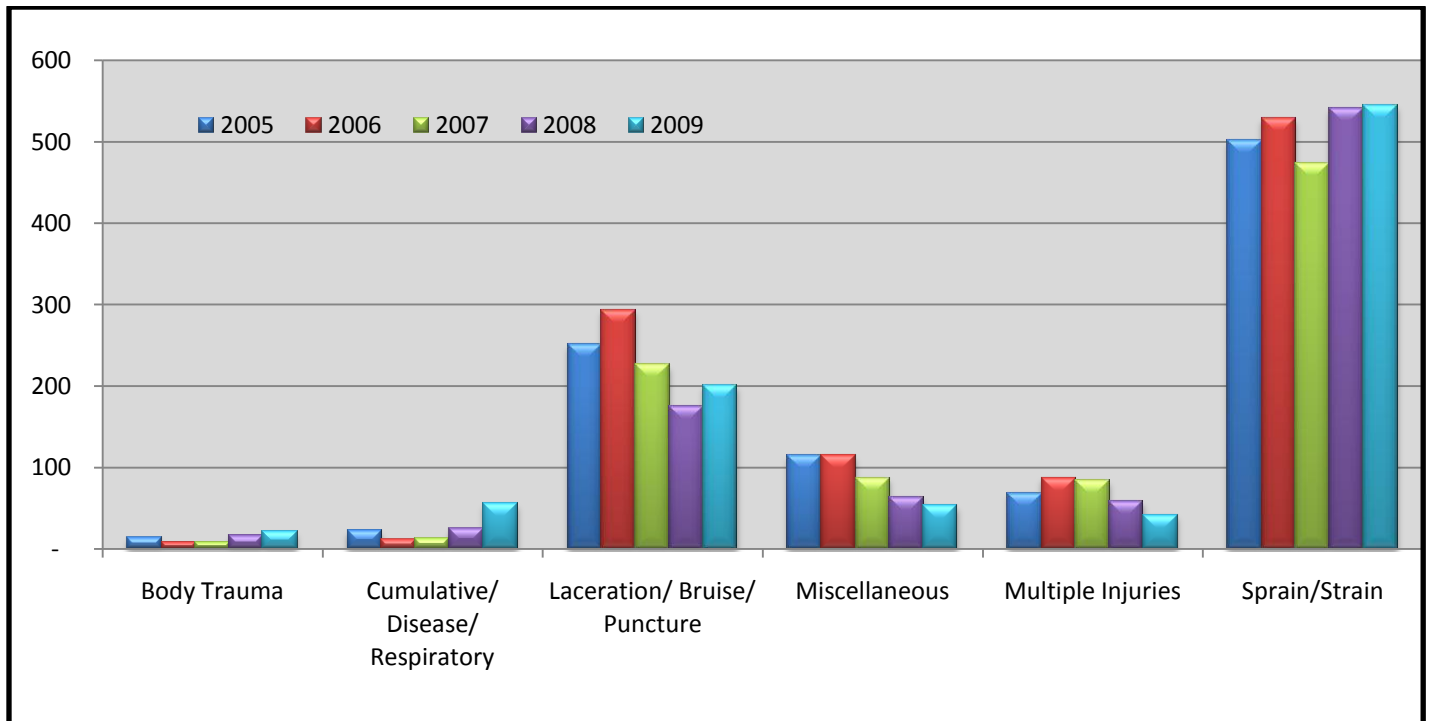


FY09 Claim Counts By Nature of Injury – DCF

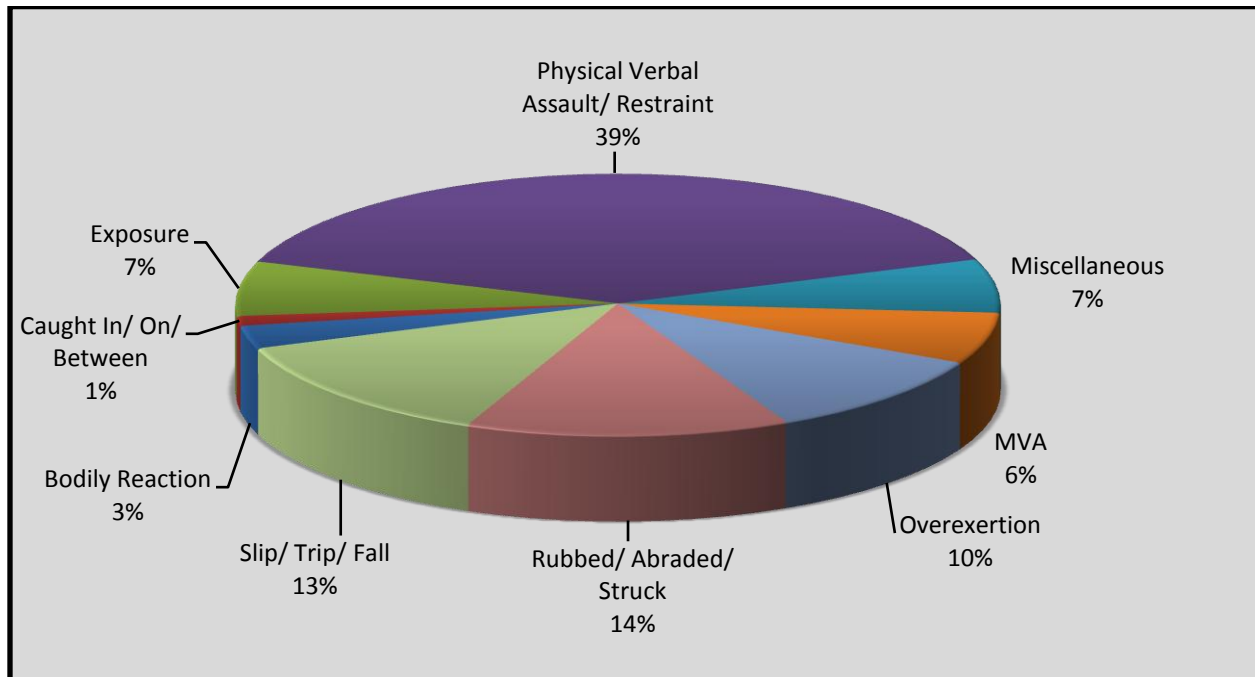


Body Trauma	Multiple Injuries	Laceration/ Bruise/ Puncture	Miscellaneous	Cumulative/ Disease/ Respiratory	Sprain/Strain	Total
22	42	201	53	56	545	919

5-Year Comparison of Claim Count By Nature of Injury- DCF

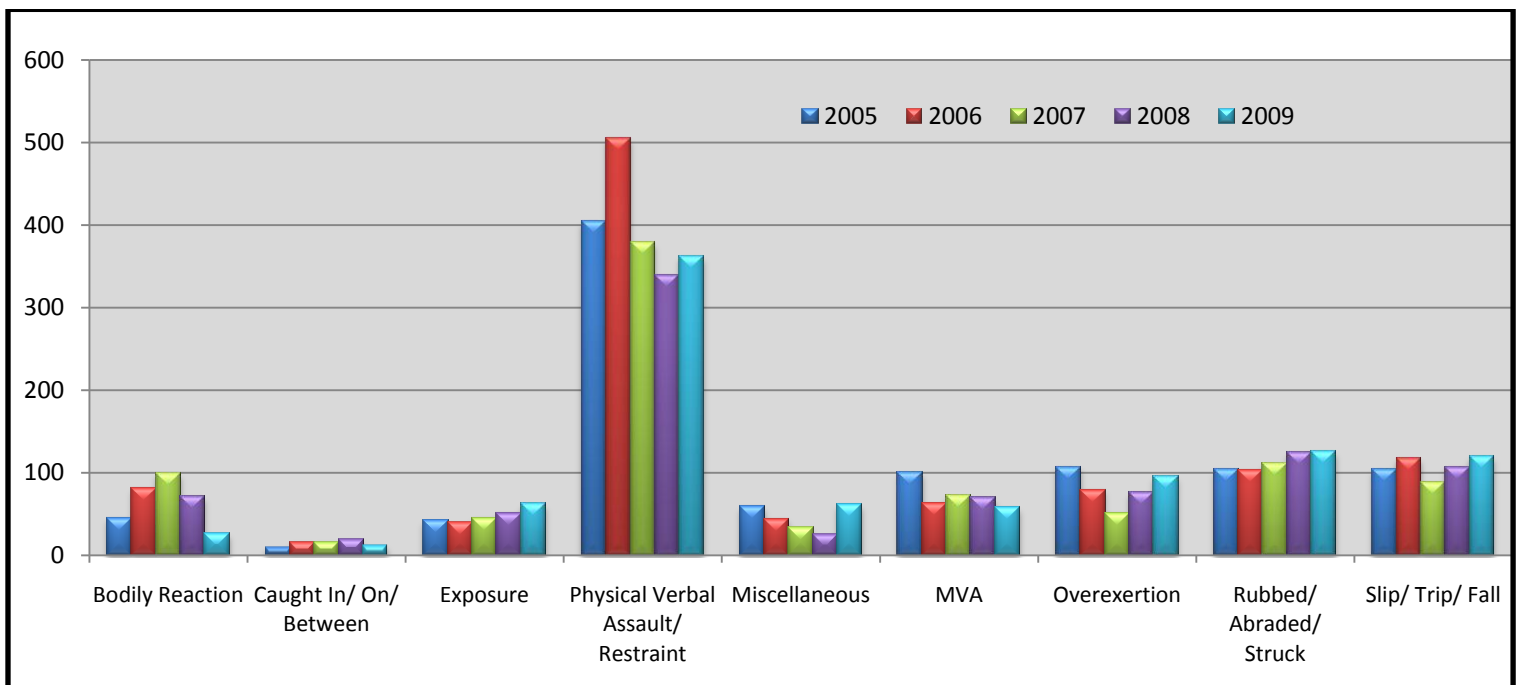


FY09 Claim Counts By Occurrence Cause – DCF

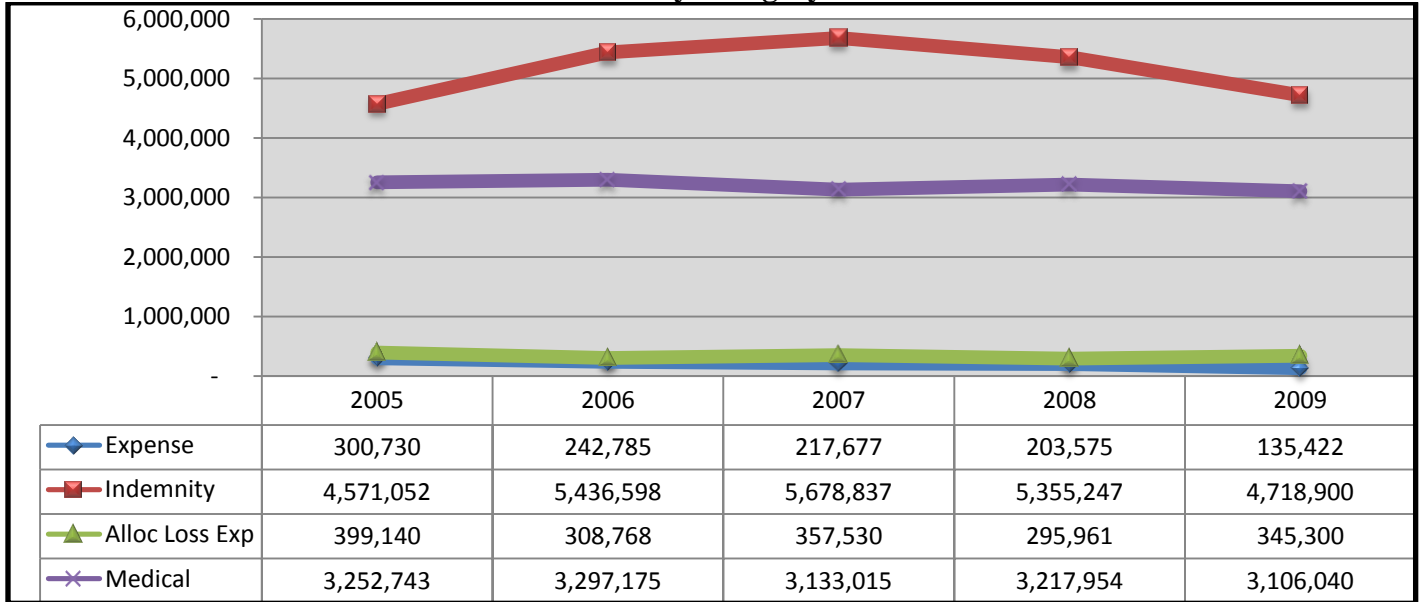


Bodily Reaction	Caught in/ On/ Between	Exposure	Physical Verbal Assault/ Restraint	Misc.	MVA	Overexertion	Rubbed/ Abraded/ Struck	Slip/ Trip/ Fall	Total
26	11	62	361	61	58	95	125	120	919

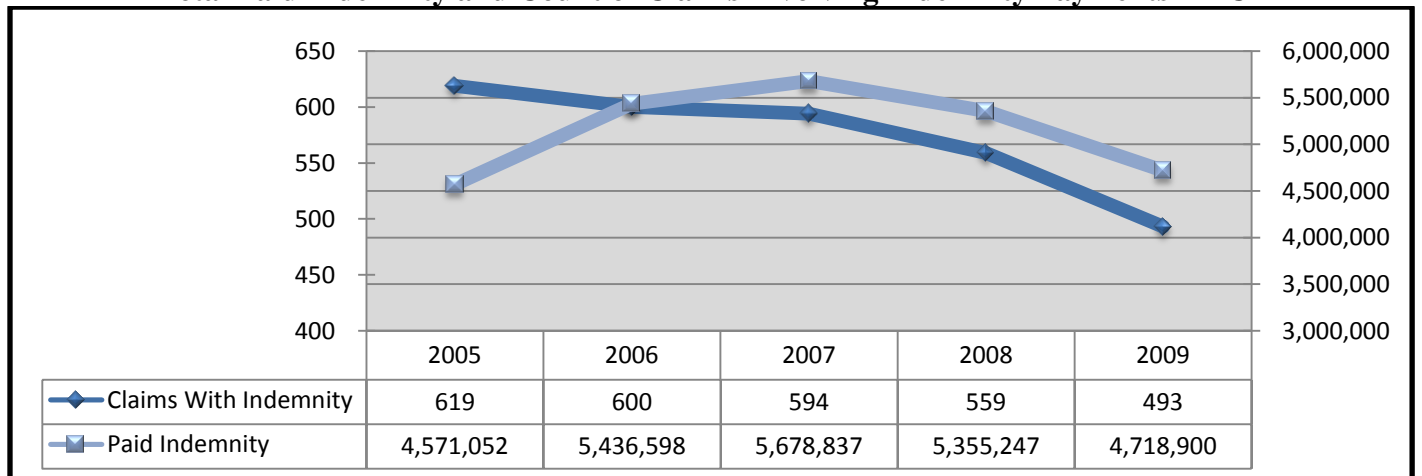
5-Year Comparison of Claim Count By Occurrence Cause- DCF



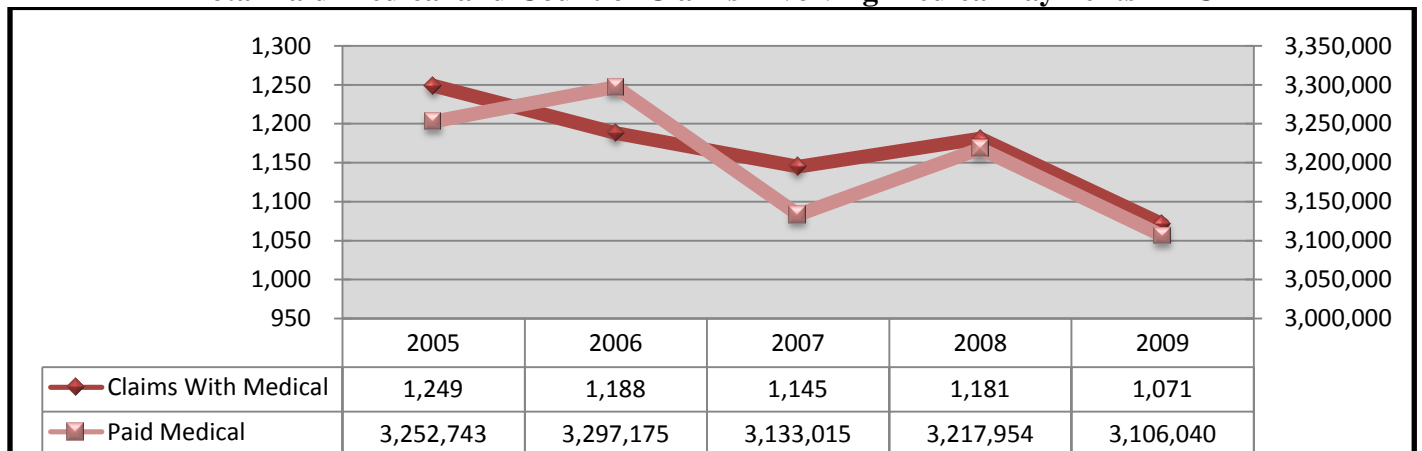
Total Paid By Category – DCF



Total Paid Indemnity and Count of Claims Involving Indemnity Payments – DCF

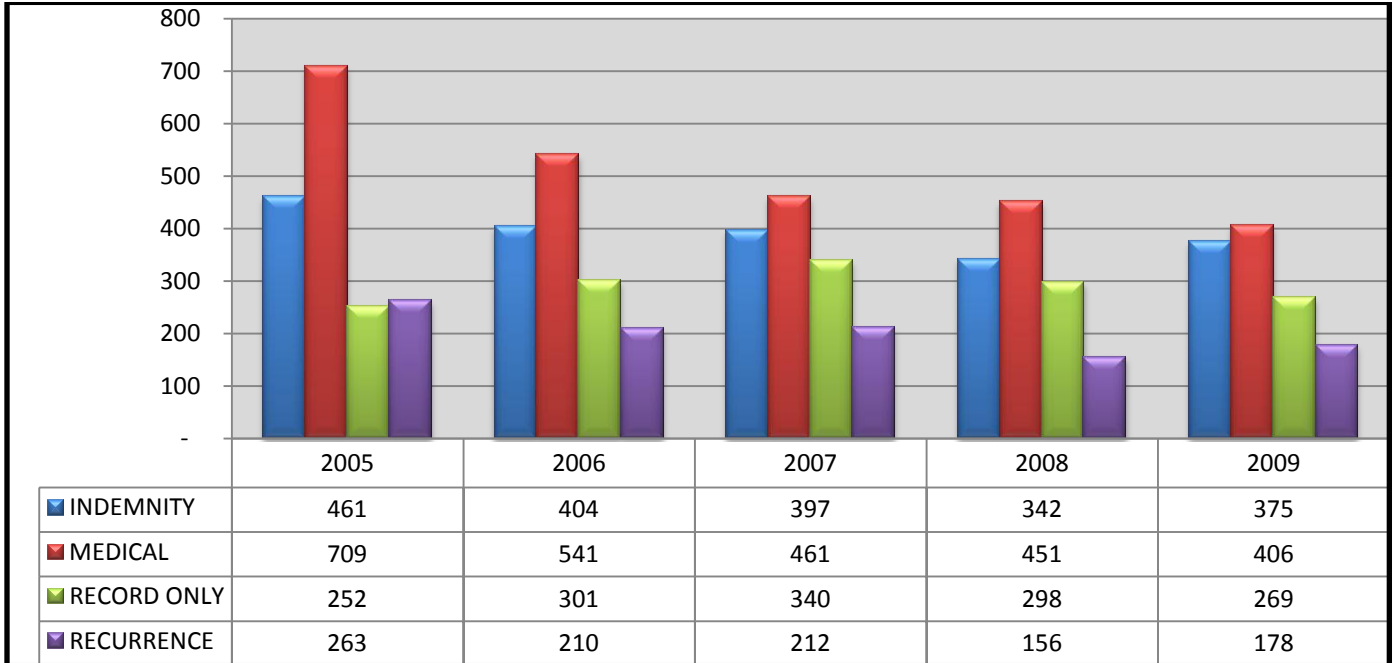


Total Paid Medical and Count of Claims Involving Medical Payments – DCF

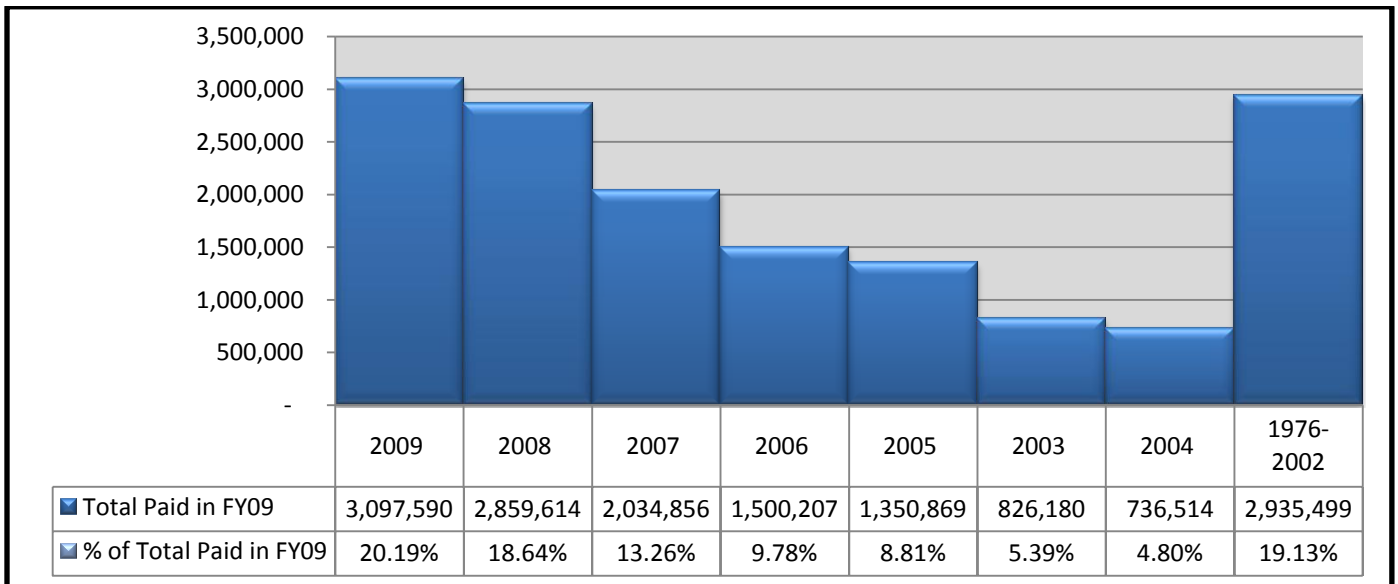


Department of Developmental Services (DDS)

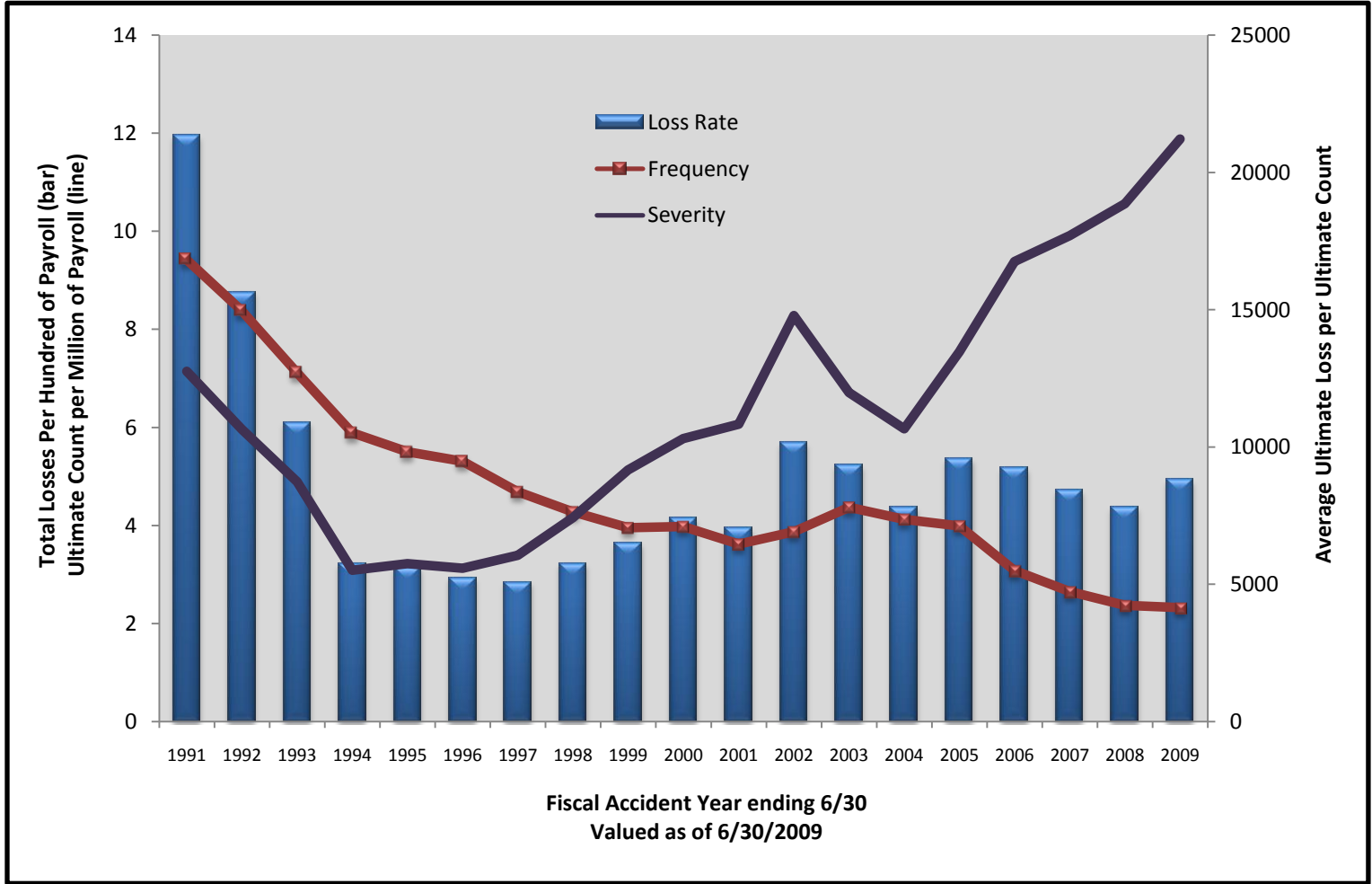
Claim Count By Type Per Fiscal Year – DDS



Payments Made in FY09 by Fiscal Year of Injury – DDS



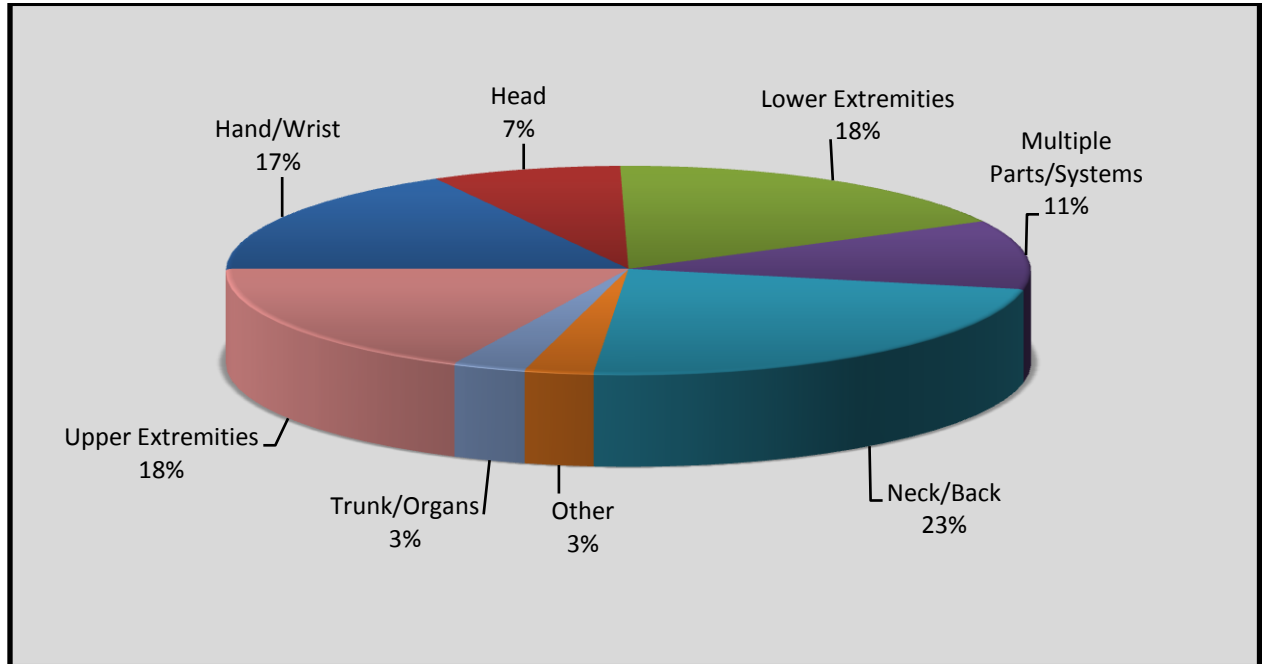
Rate Analysis – DDS



FYE	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Loss Rate /\$100 pyrl	11.29	10.17	11.98	11.96	8.76	6.11	3.24	3.15	2.94	2.85	3.24
Freq. Rate /\$M pyrl	16.78	12.99	10.98	9.42	8.38	7.12	5.89	5.50	5.31	4.69	4.28
Severity \$/Claim	6,722	7,760	10,874	12,759	10,649	8,737	5,517	5,758	5,594	6,060	7,428

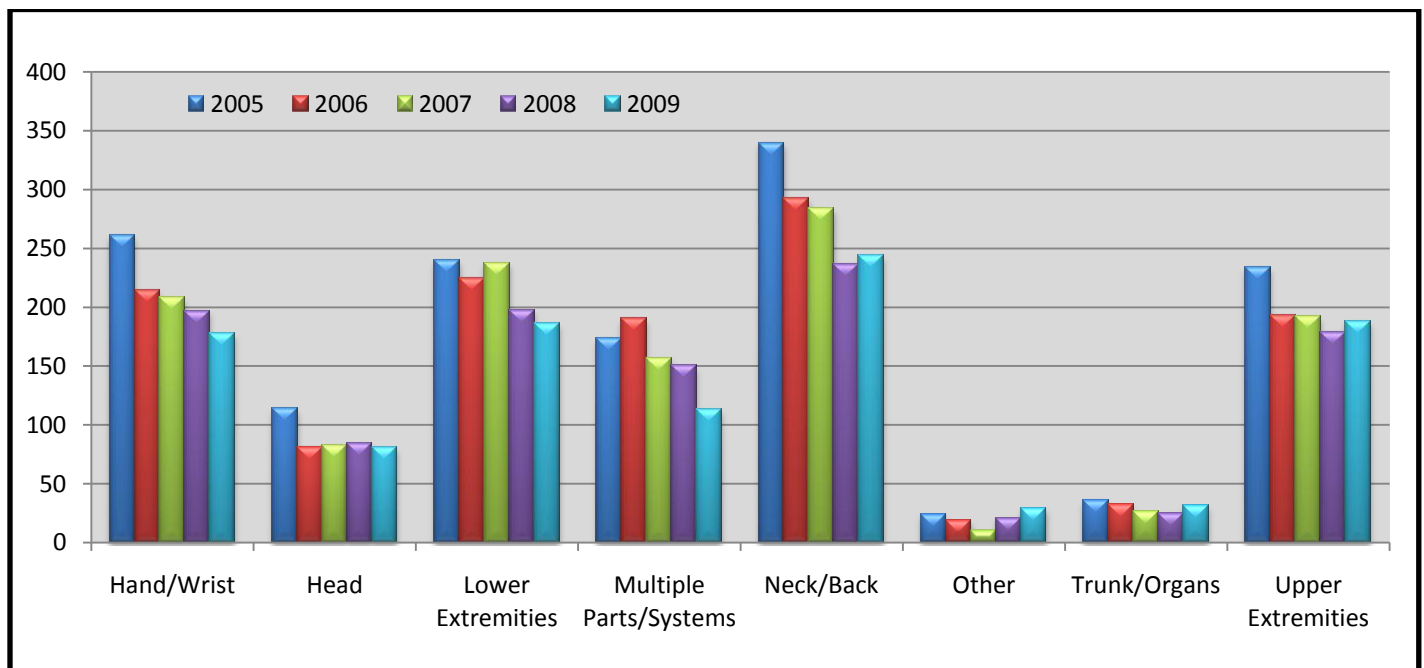
FYE	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Loss Rate /\$100 pyrl	3.65	4.16	3.96	5.70	5.23	4.38	5.37	5.18	4.73	4.38	4.93
Freq. Rate /\$M pyrl	3.96	3.98	3.62	3.88	4.37	4.13	3.99	3.08	2.65	2.37	2.32
Severity \$/Claim	9,175	10,308	10,830	14,795	11,989	10,665	13,469	16,757	17,704	18,865	21,219

FY09 Claim Counts By Part of Body - DDS

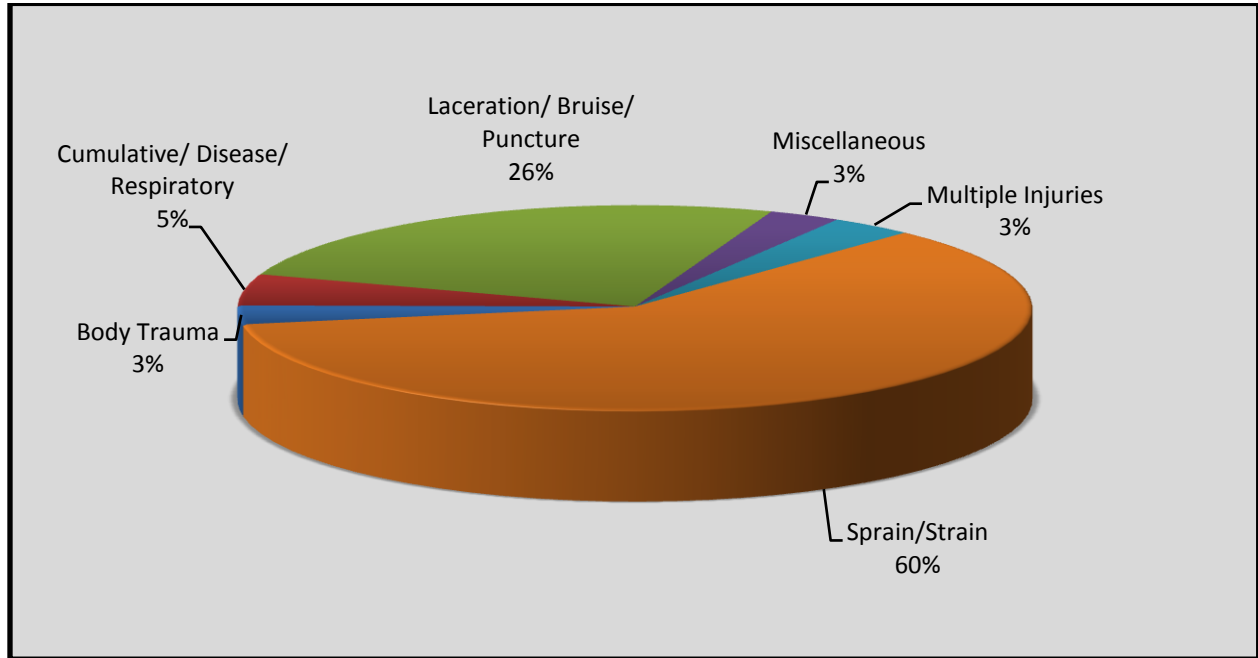


Hand/Wrist	Head	Lower Extremities	Multiple Parts/Systems	Neck/Back	Other	Trunk/Organs	Upper Extremities	Total
178	81	186	113	244	29	31	188	1,050

5-Year Comparison of Claim Count By Part of Body - DDS

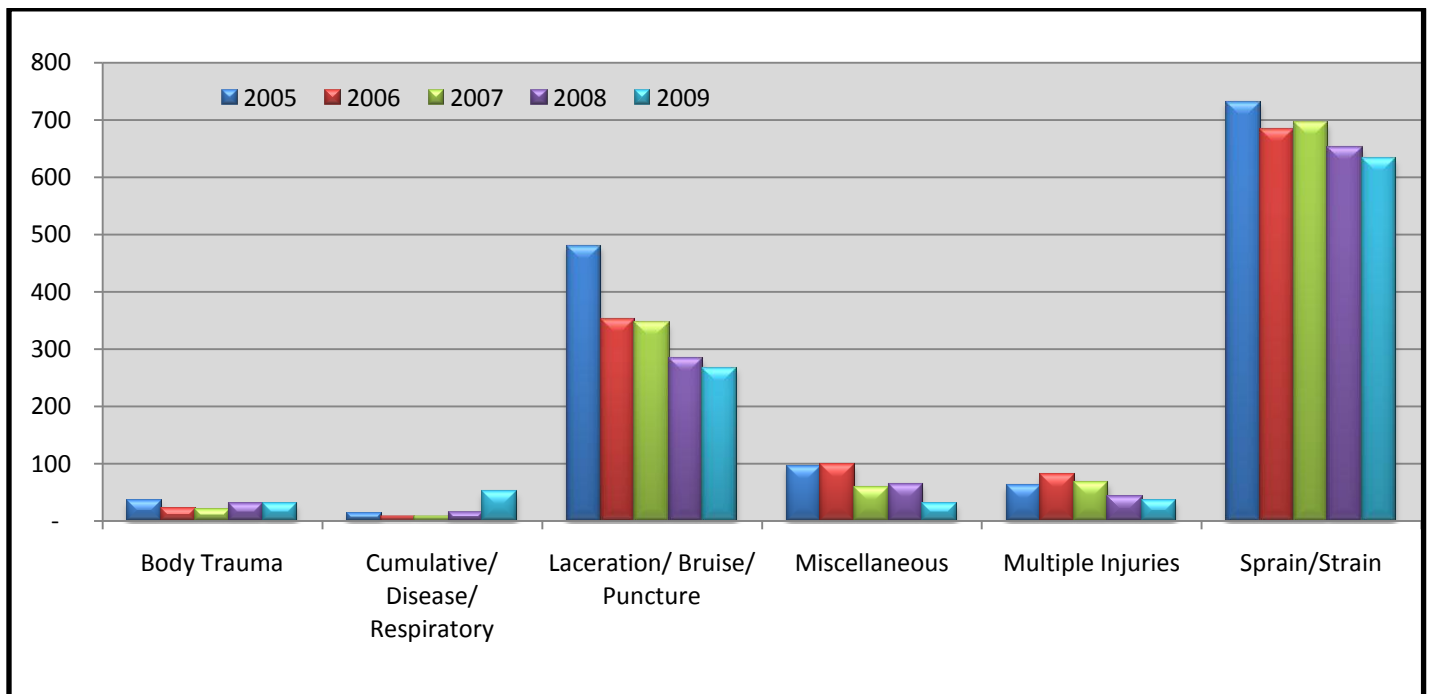


FY09 Claim Counts By Nature of Injury – DDS

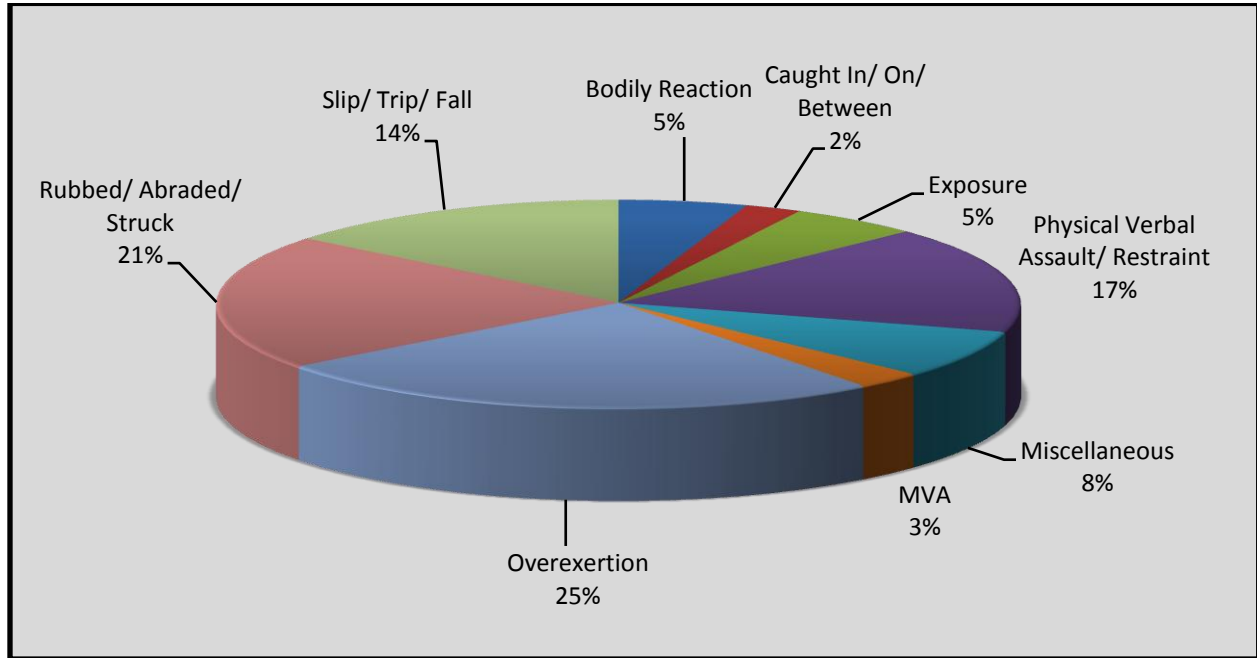


Body Trauma	Cumulative/ Disease/ Respiratory	Laceration/ Bruise/ Puncture	Miscellaneous	Multiple Injuries	Sprain/Strain	Total
31	52	268	31	36	632	1,050

5-Year Comparison of Claim Count By Nature of Injury- DDS

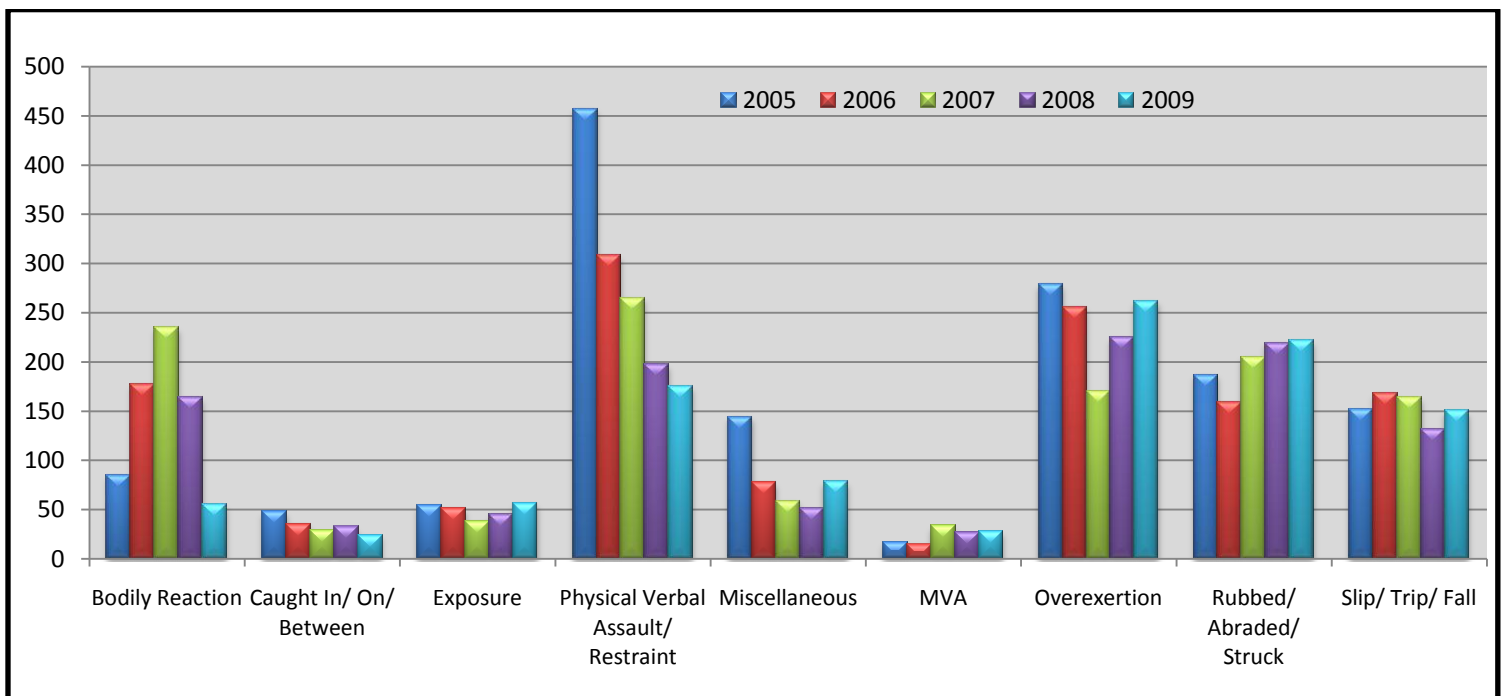


FY09 Claim Counts By Occurrence Cause – DDS

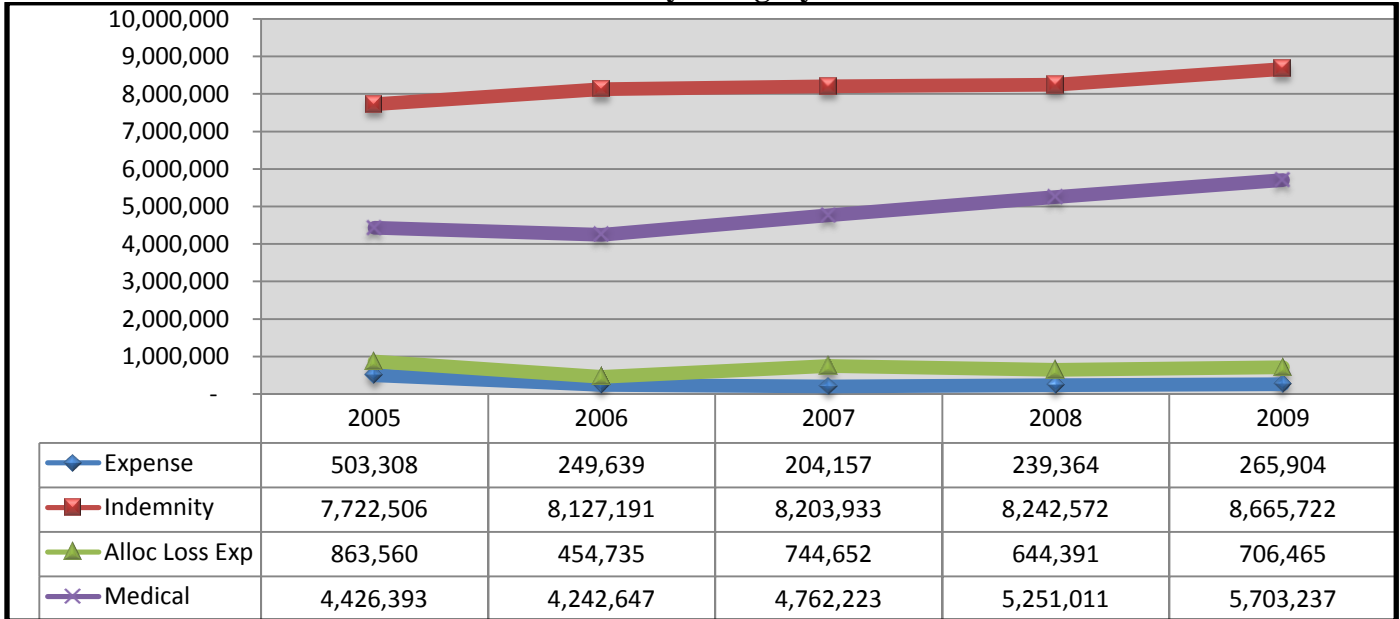


Bodily Reaction	Caught in/ On/ Between	Exposure	Physical Verbal Assault/ Restraint	Misc.	MVA	Overexertion	Rubbed/ Abraded/ Struck	Slip/ Trip/ Fall	Total
55	24	56	175	78	28	262	222	150	1,050

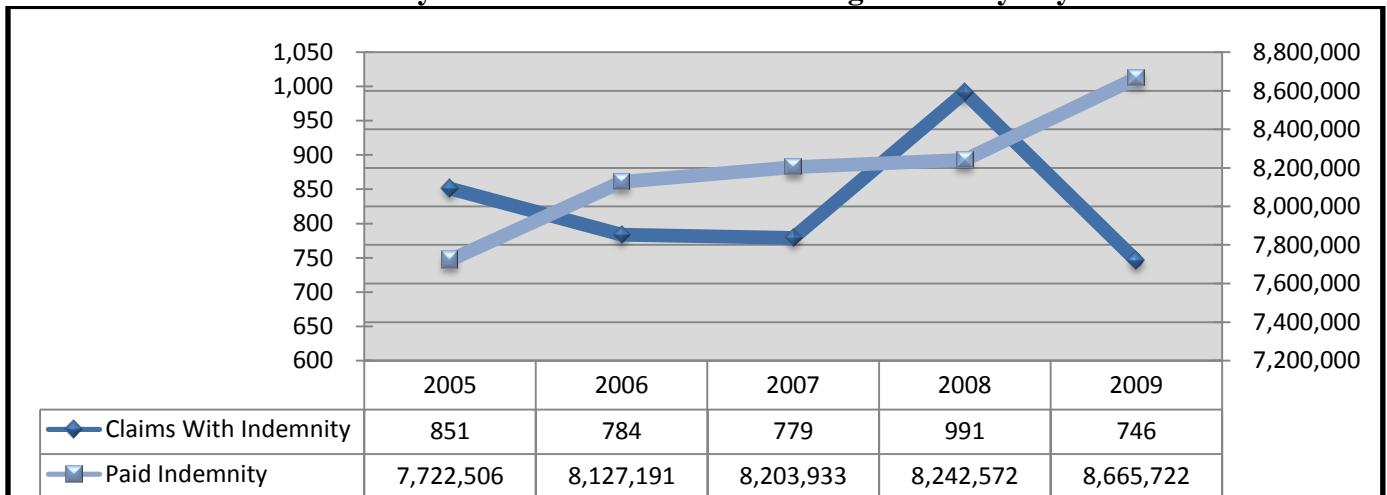
5-Year Comparison of Claim Count By Occurrence Cause- DDS



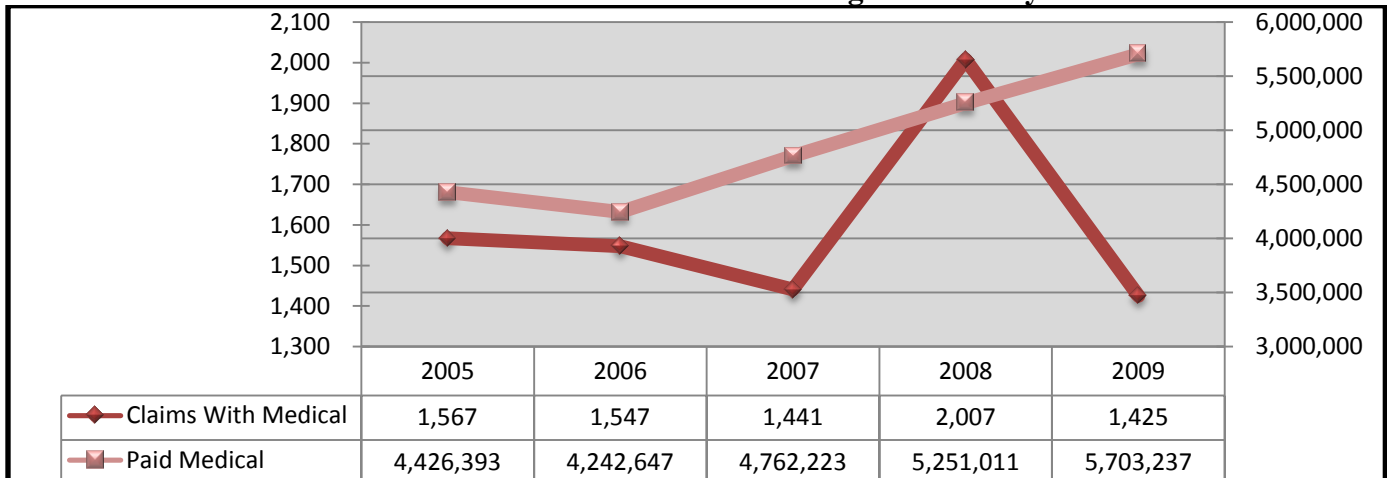
Total Paid By Category - DDS



Total Paid Indemnity and Count of Claims Involving Indemnity Payments – DDS

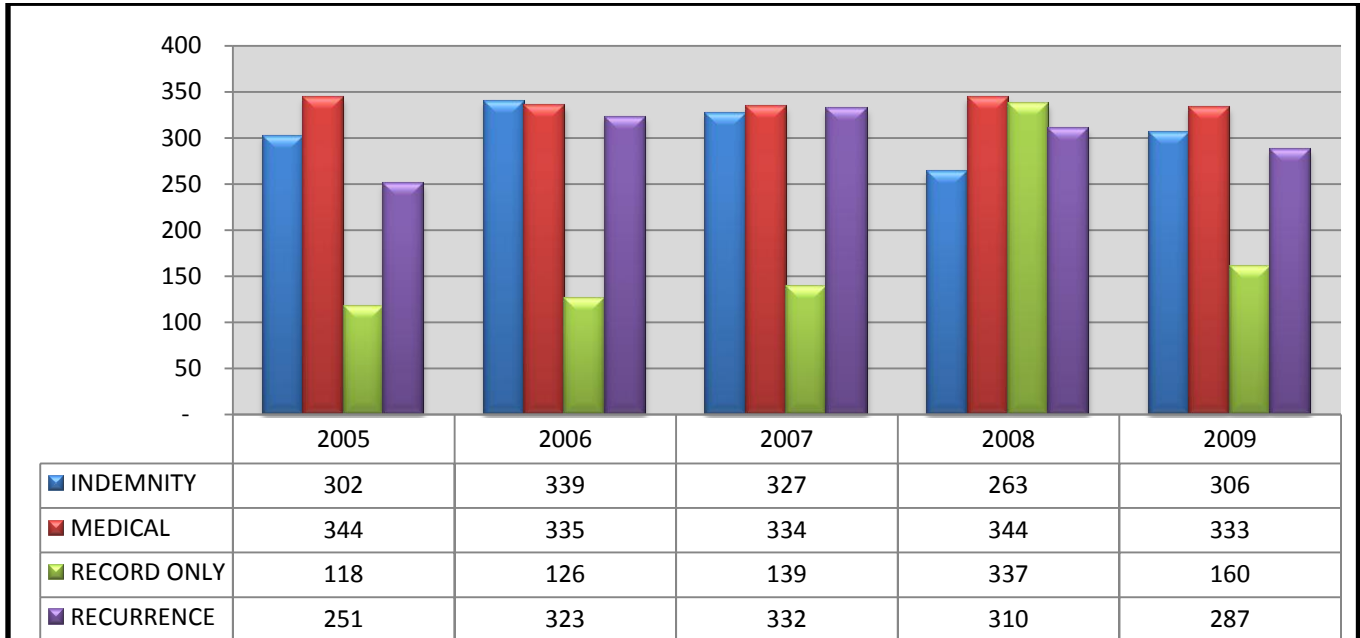


Total Paid Medical and Count of Claims Involving Medical Payments – DDS

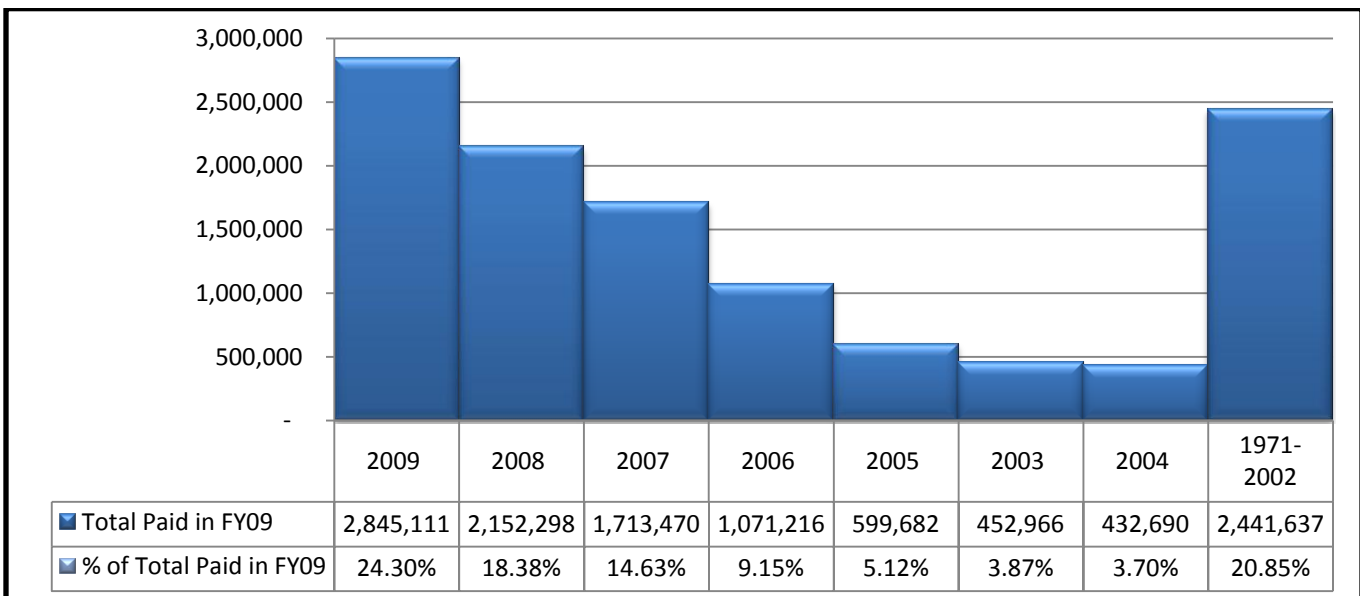


Department of Mental Health & Addiction Services (DMHAS)

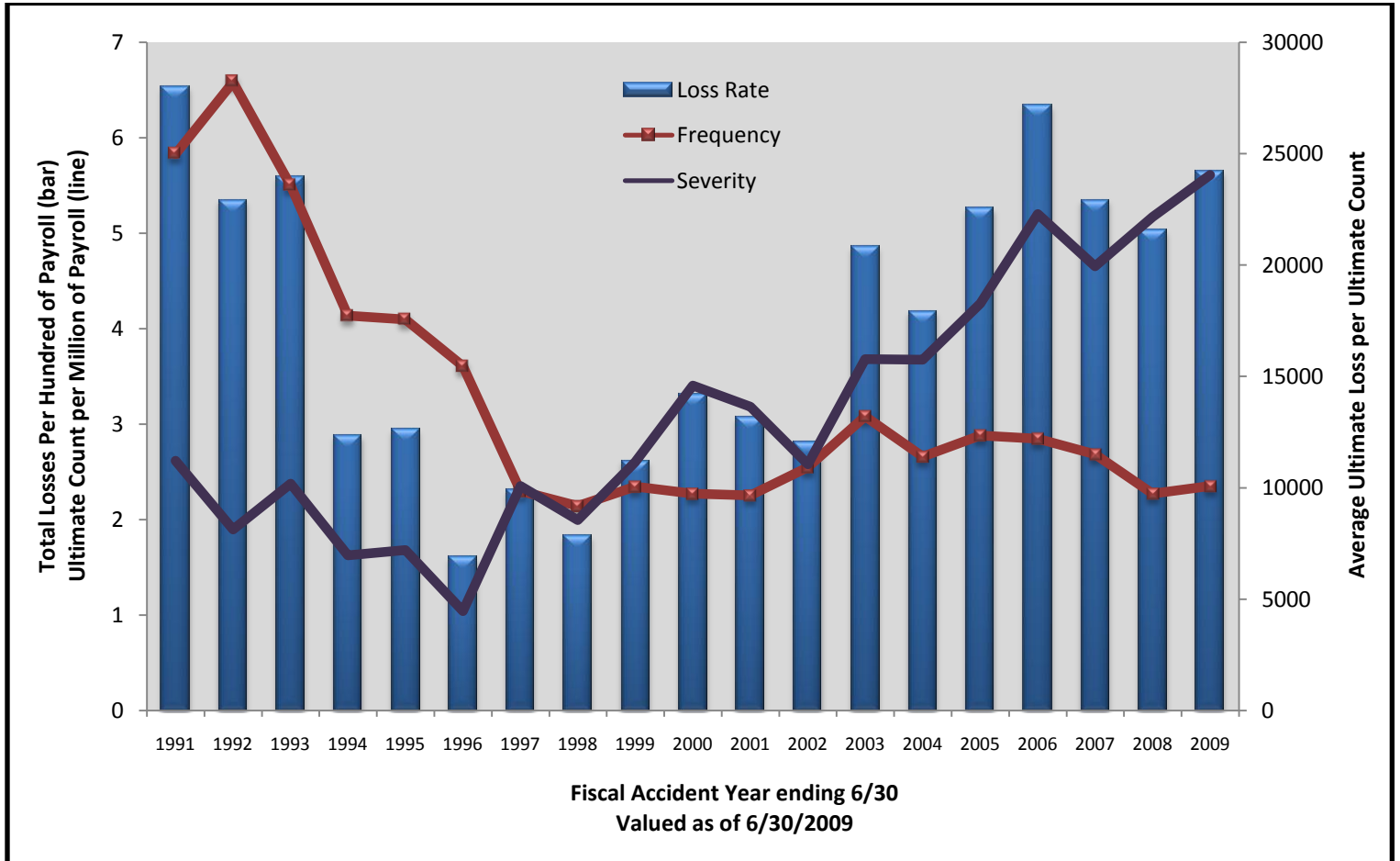
Claim Count By Type Per Fiscal Year – DMHAS



Payments Made in FY09 by Fiscal Year of Injury – DMHAS



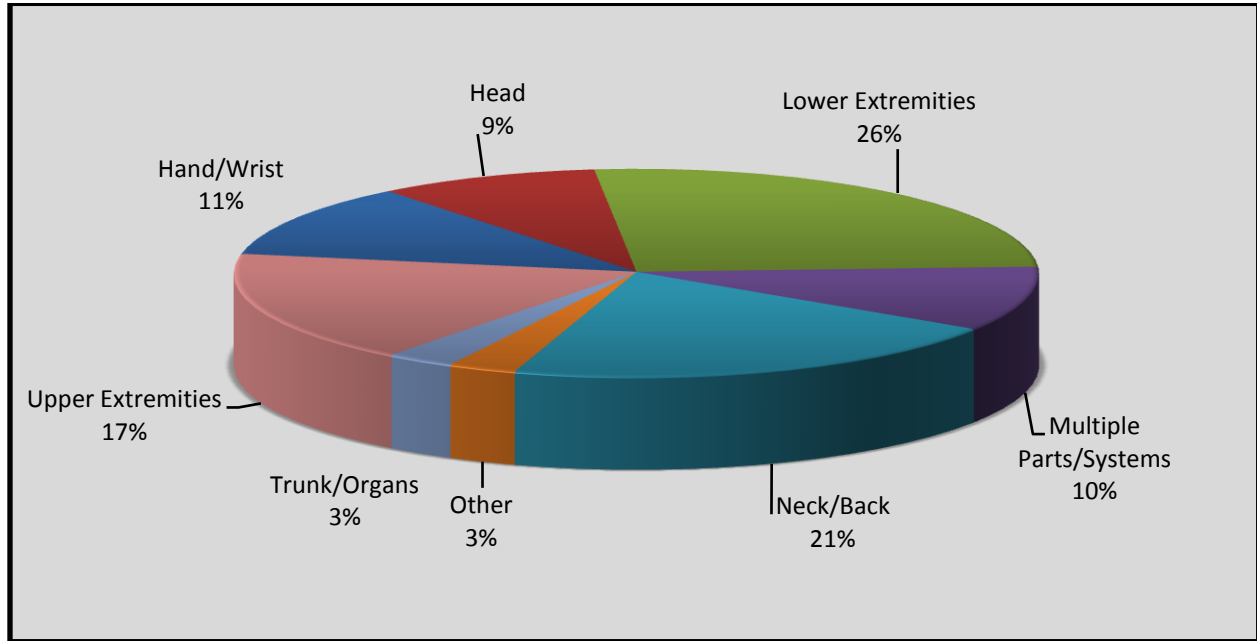
Rate Analysis - DMHAS



FYE	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Loss Rate /\$100 pyrl	8.20	7.95	5.69	6.54	5.35	5.60	2.88	2.95	1.61	2.32	1.83
Freq. Rate /\$M pyrl	10.27	8.77	6.47	5.83	6.58	5.50	4.14	4.10	3.61	2.30	2.14
Severity \$/Claim	7,984	9,070	8,808	11,215	8,129	10,188	6,966	7,205	4,466	10,080	8,560

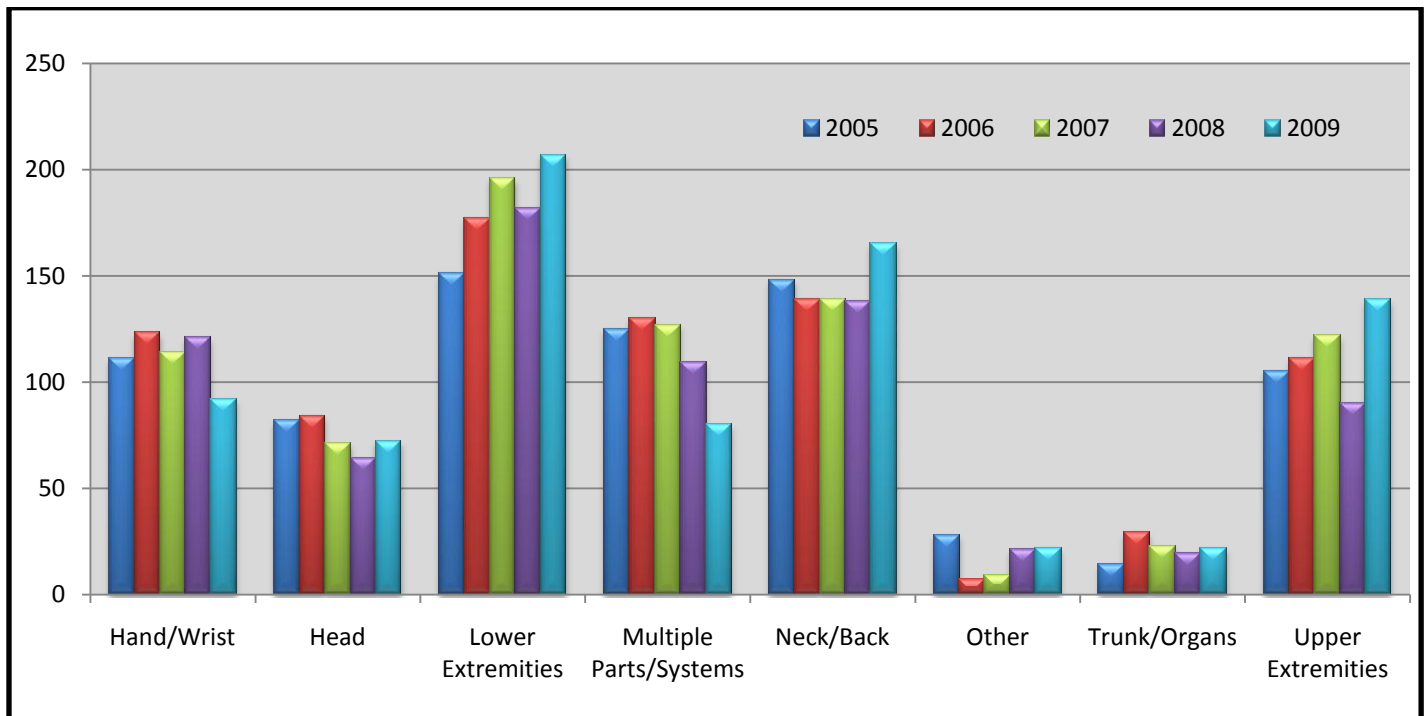
FYE	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Loss Rate /\$100 pyrl	2.62	3.32	3.08	2.82	4.86	4.19	5.27	6.35	5.35	5.04	5.65
Freq. Rate /\$M pyrl	2.35	2.27	2.25	2.55	3.08	2.66	2.88	2.85	2.68	2.27	2.35
Severity \$/Claim	11,170	14,600	13,651	11,064	15,778	15,756	18,279	22,294	19,957	22,166	24,053

FY09 Claim Counts By Part of Body – DMHAS

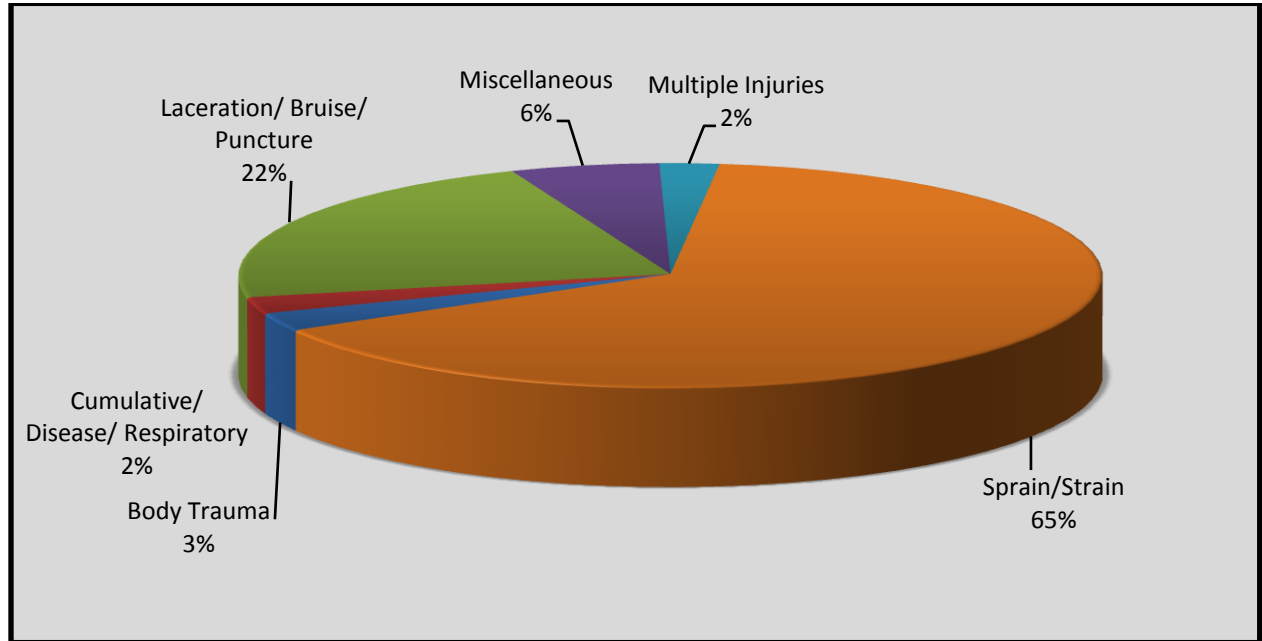


Hand/Wrist	Head	Lower Extremities	Multiple Parts/Systems	Neck/Back	Other	Trunk/Organs	Upper Extremities	Total
92	72	207	80	165	22	22	139	799

5-Year Comparison of Claim Count By Part of Body – DMHAS

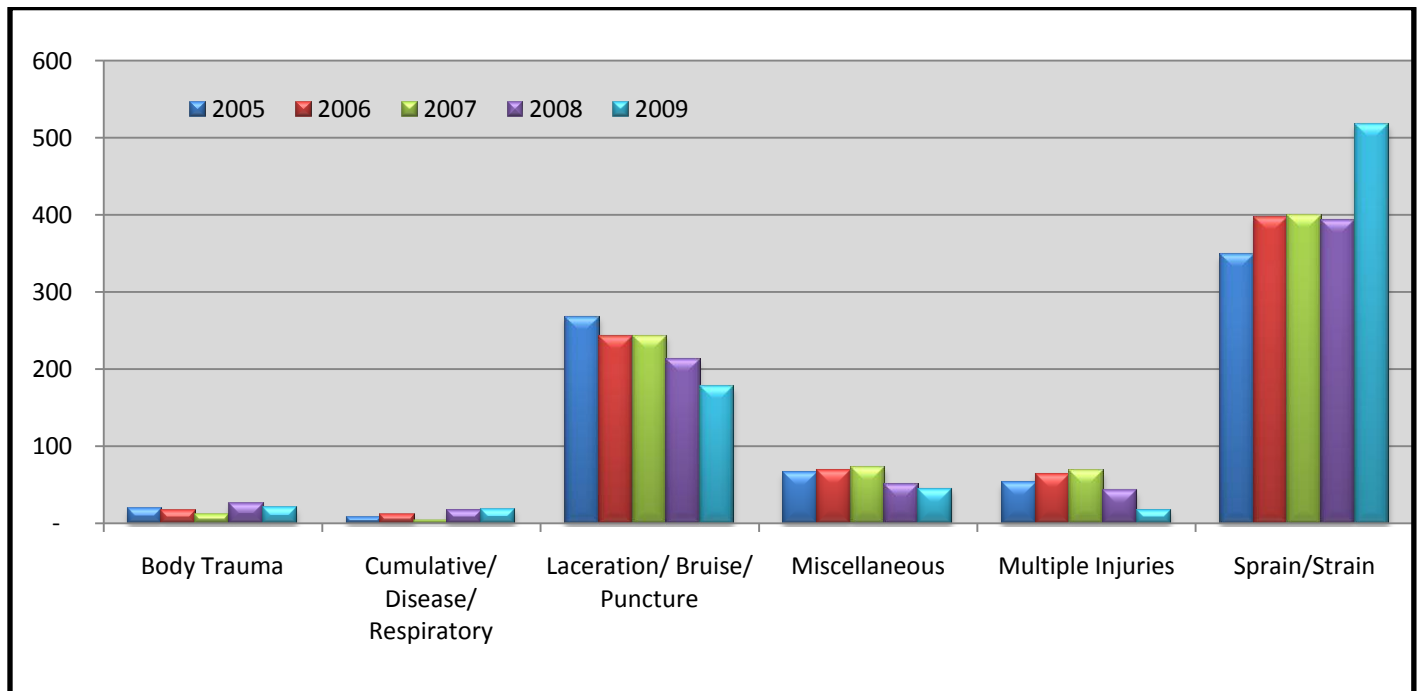


FY09 Claim Counts By Nature of Injury – DMHAS

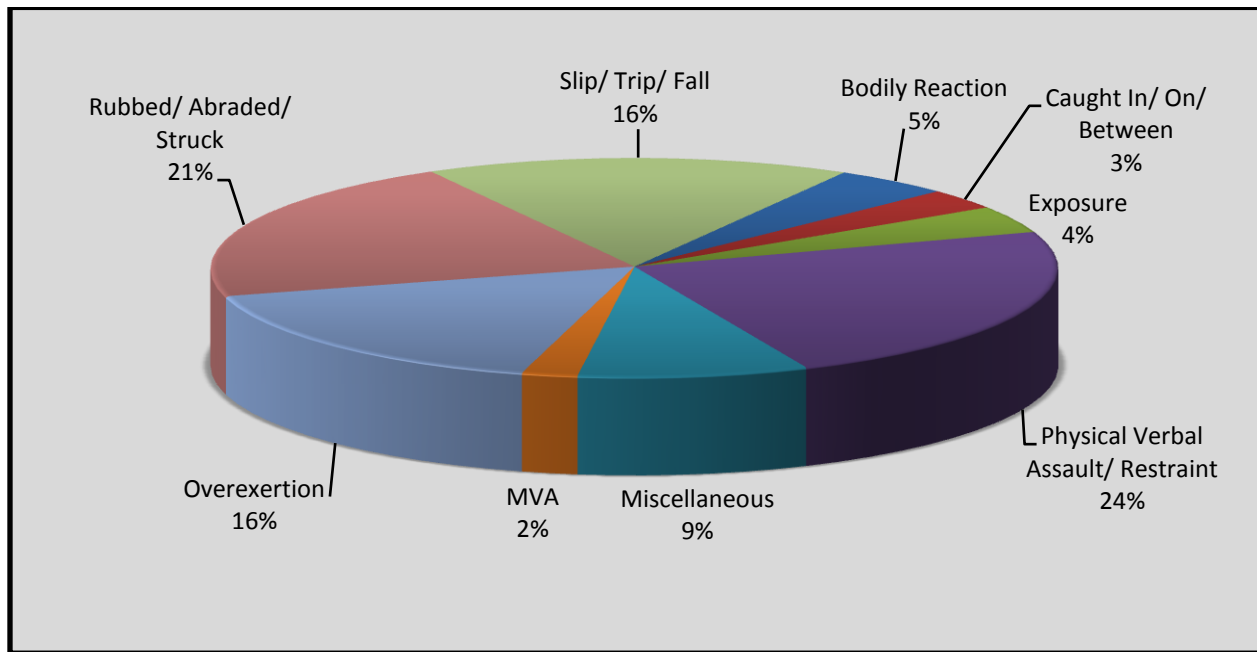


Body Trauma	Cumulative/ Disease/ Respiratory	Laceration/ Bruise/ Puncture	Miscellaneous	Multiple Injuries	Sprain/Strain	Total
21	19	178	45	18	518	799

5-Year Comparison of Claim Count By Nature of Injury- DMHAS

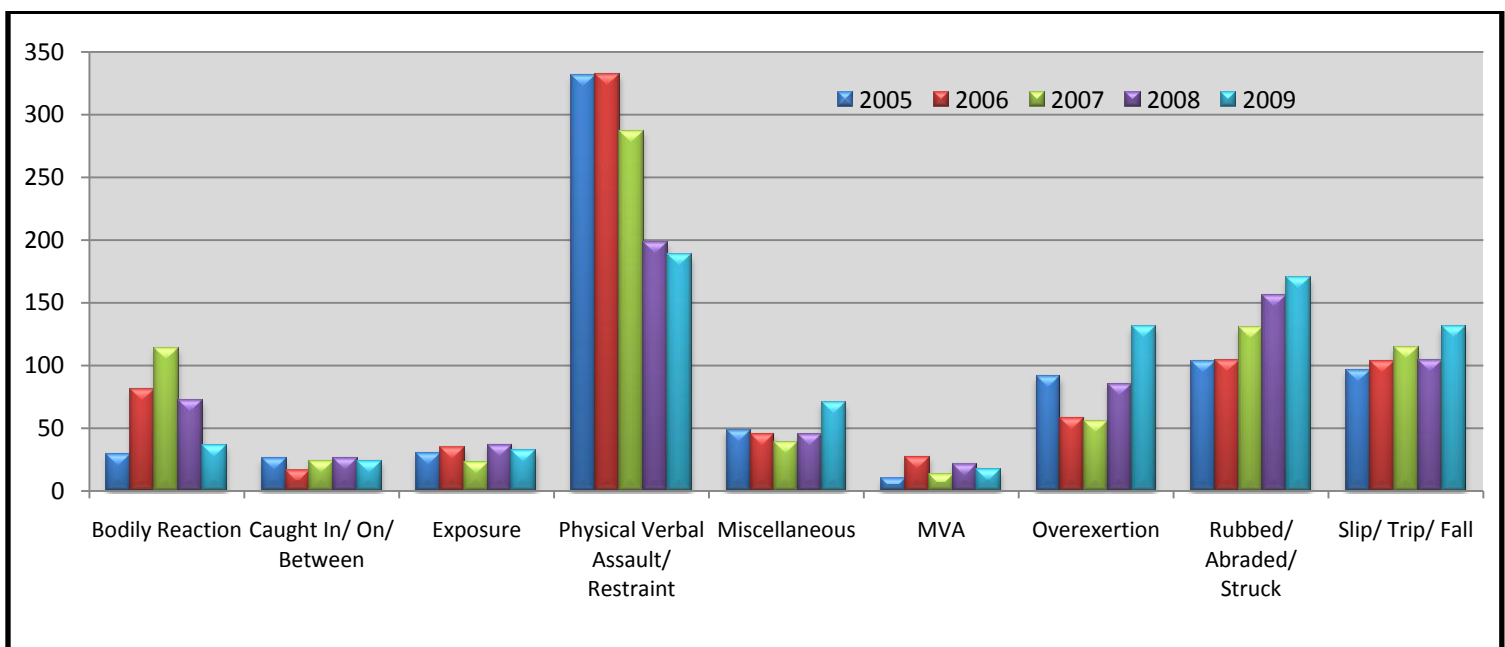


FY09 Claim Counts By Occurrence Cause – DMHAS

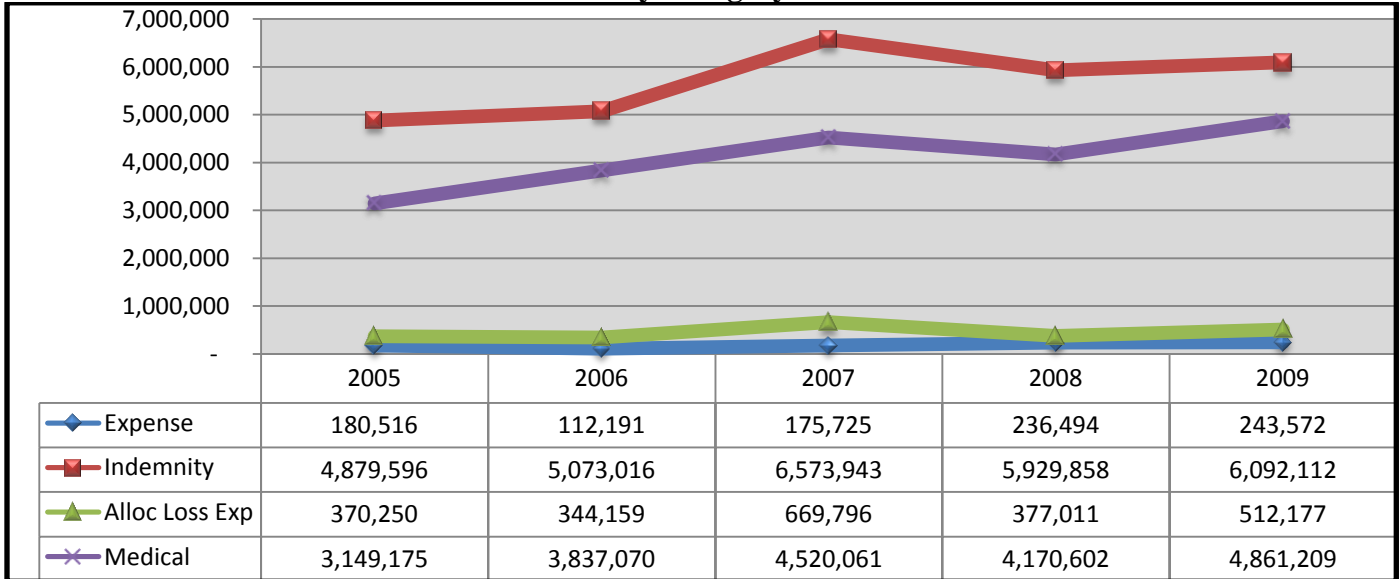


Bodily Reaction	Caught in/ On/ Between	Exposure	Physical Verbal Assault/ Restraint	Misc.	MVA	Overexertion	Rubbed/ Abraded/ Struck	Slip/ Trip/ Fall	Total
36	24	32	188	70	17	131	170	131	799

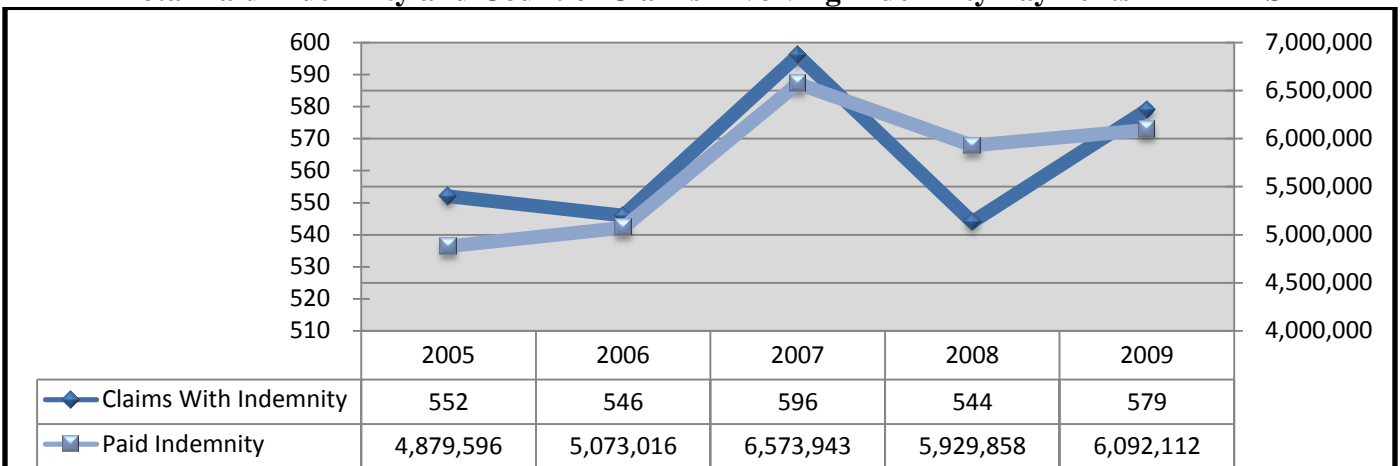
5-Year Comparison of Claim Count By Occurrence Cause- DMHAS



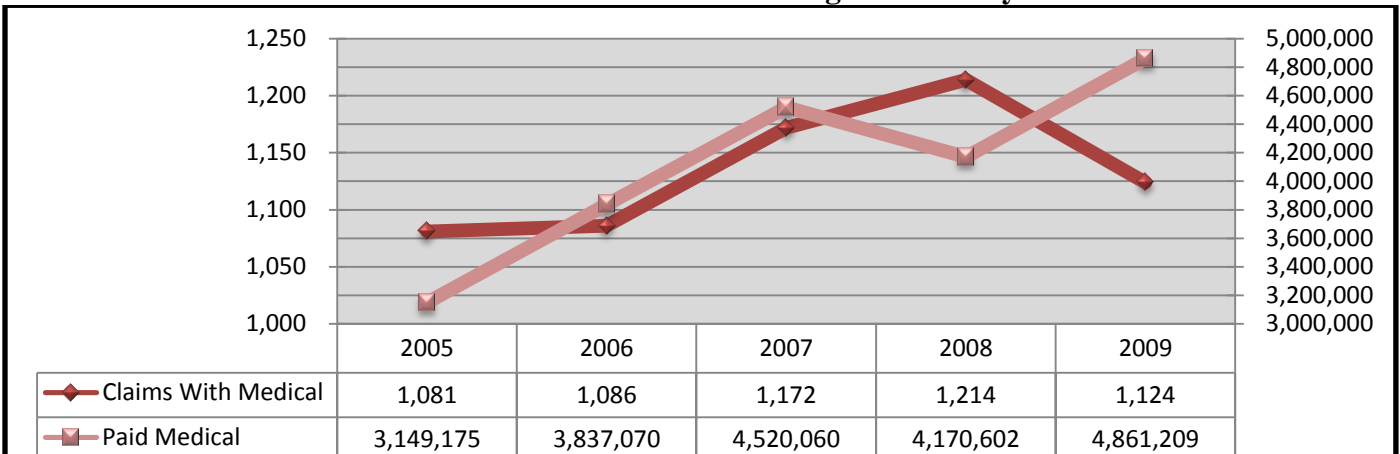
Total Paid By Category - DMHAS



Total Paid Indemnity and Count of Claims Involving Indemnity Payments – DMHAS

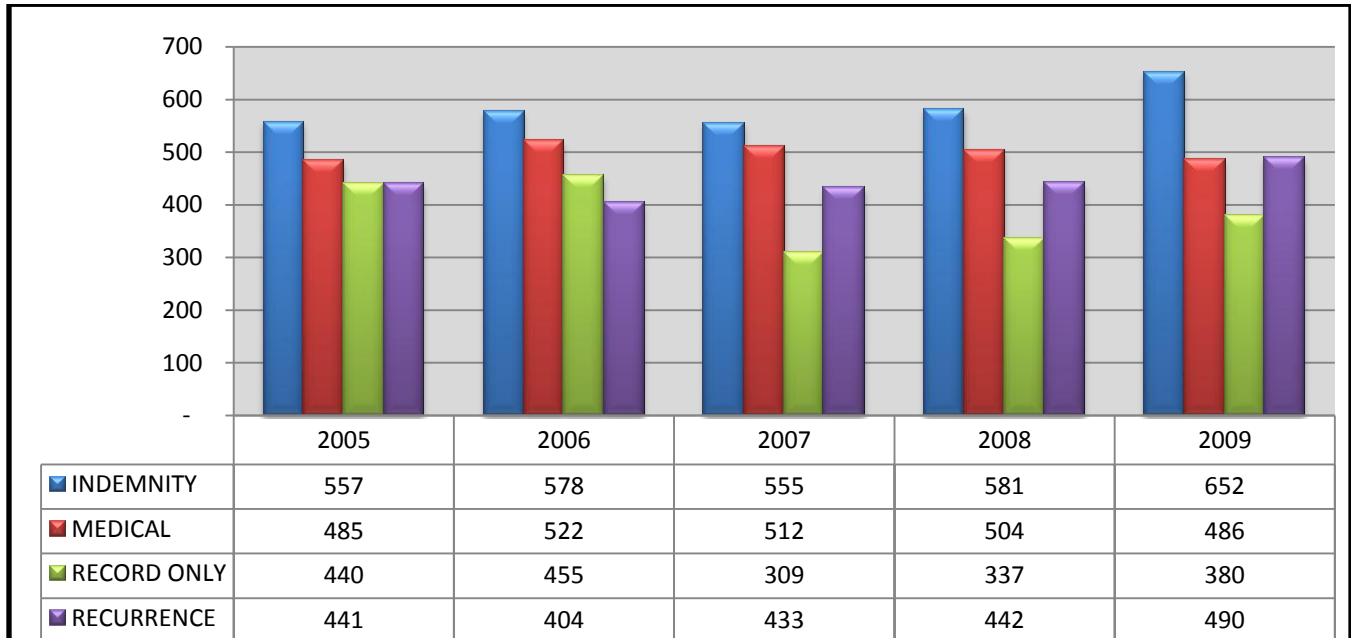


Total Paid Medical and Count of Claims Involving Medical Payments – DMHAS

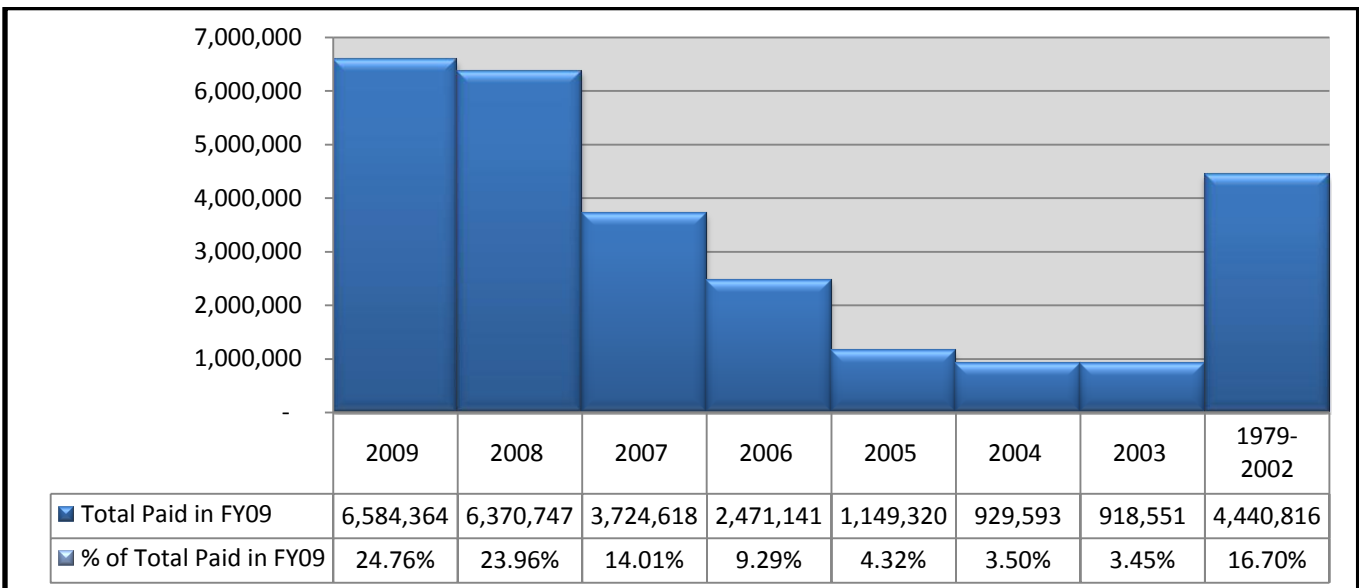


Department of Correction (DOC)

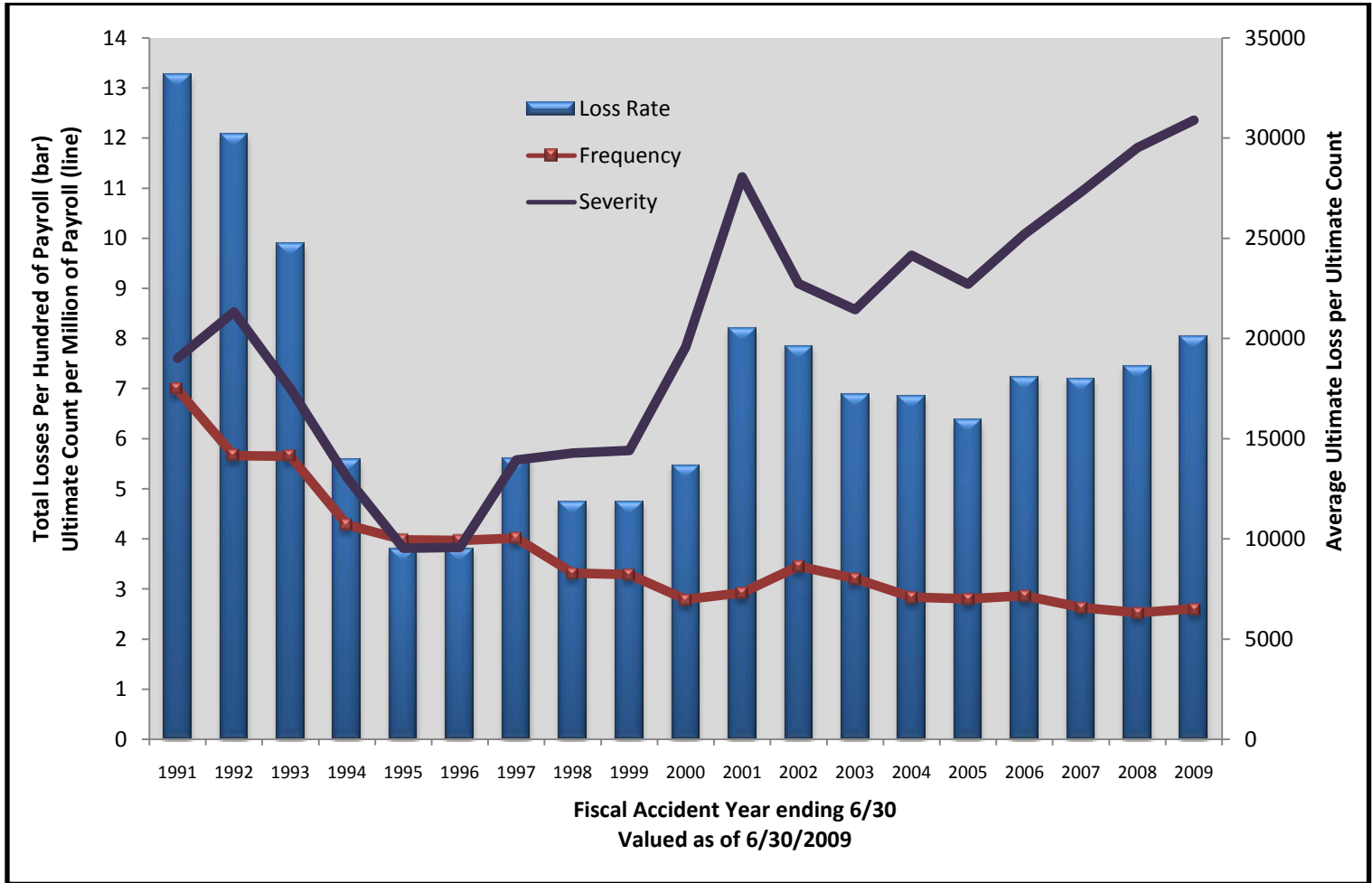
Claim Count By Type Per Fiscal Year – DOC



Payments Made in FY09 by Fiscal Year of Injury – DOC



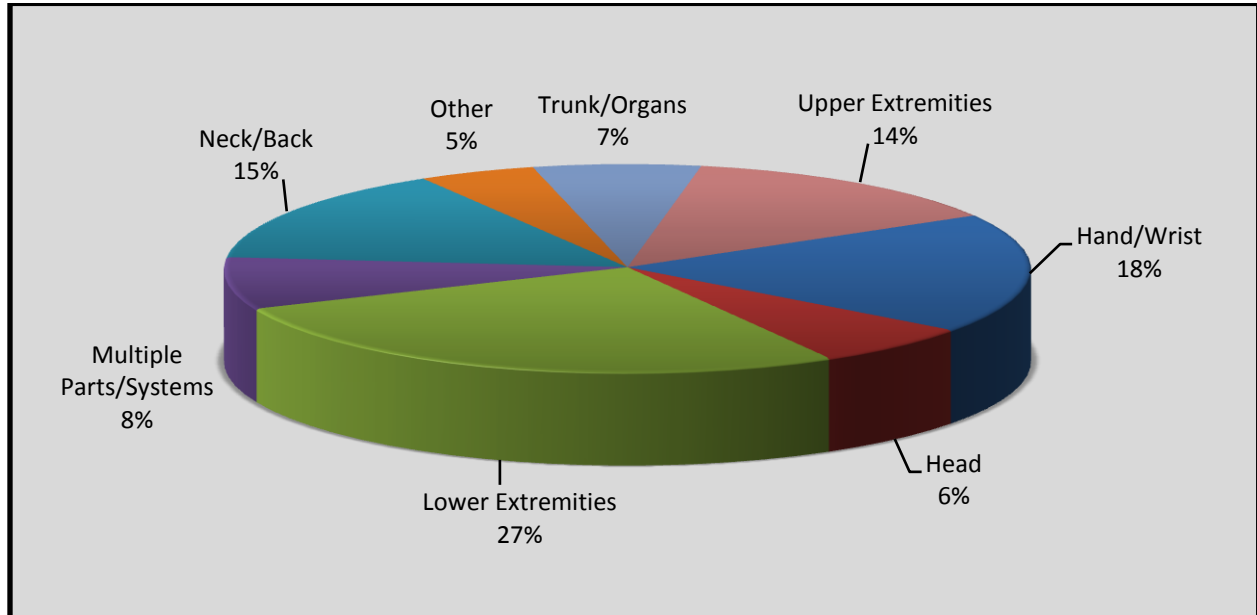
Rate Analysis – DOC



FYE	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Loss Rate /\$100 pyrl	9.48	10.52	11.85	13.26	12.08	9.88	5.58	3.79	3.79	5.60	4.73
Freq. Rate /\$M pyrl	6.76	7.19	7.04	6.98	5.66	5.65	4.28	3.98	3.97	4.02	3.31
Severity \$/Claim	14,039	14,616	16,838	19,009	21,328	17,501	13,043	9,527	9,568	13,934	14,281

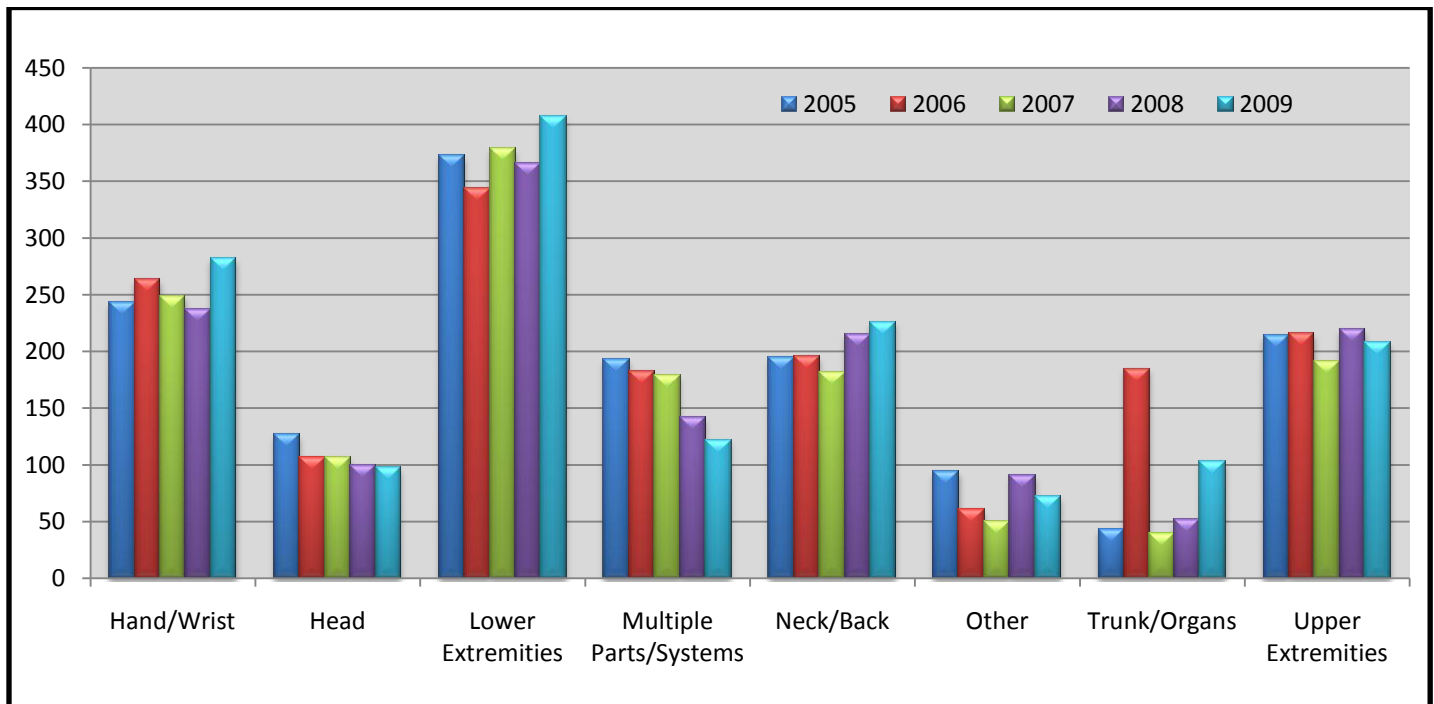
FYE	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Loss Rate /\$100 pyrl	4.73	5.46	8.21	7.85	6.87	6.85	6.37	7.22	7.18	7.45	8.04
Freq. Rate /\$M pyrl	3.29	2.79	2.92	3.45	3.20	2.84	2.80	2.87	2.63	2.52	2.60
Severity \$/Claim	14,403	19,575	28,070	22,733	21,445	24,146	22,711	25,205	27,311	29,526	30,895

FY09 Claim Counts By Part of Body – DOC

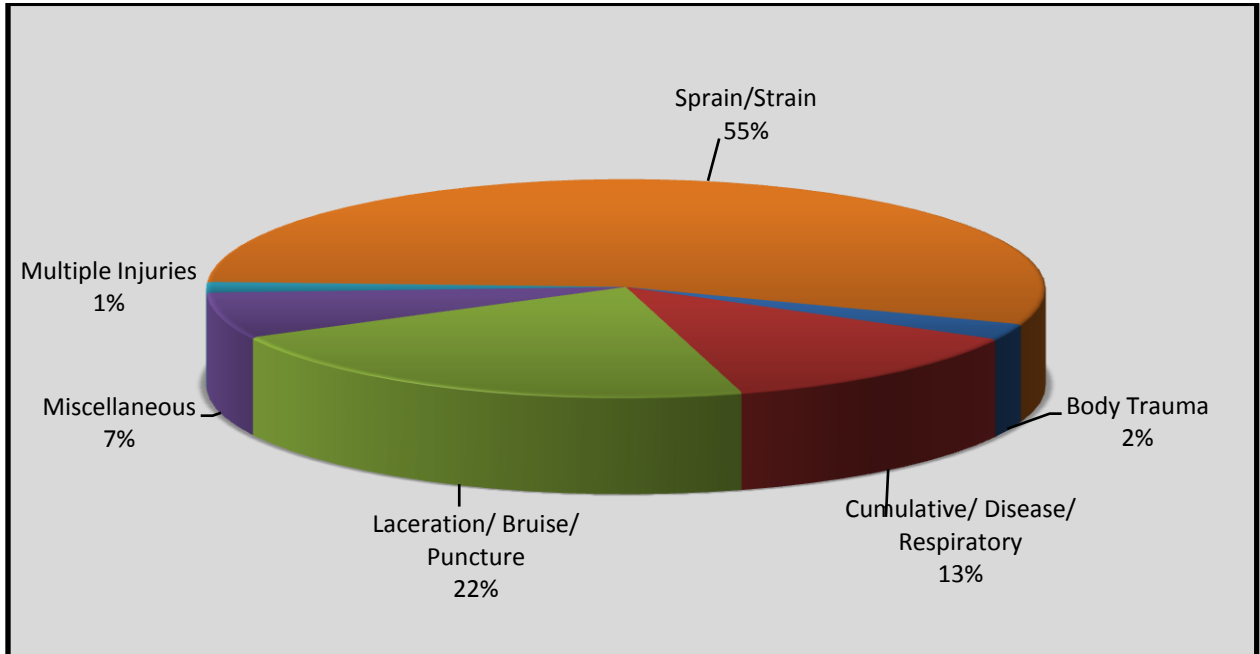


Hand/Wrist	Head	Lower Extremities	Multiple Parts/Systems	Neck/Back	Other	Trunk/Organs	Upper Extremities	Total
282	98	407	122	226	72	103	208	1,518

5-Year Comparison of Claim Count By Part of Body – DOC

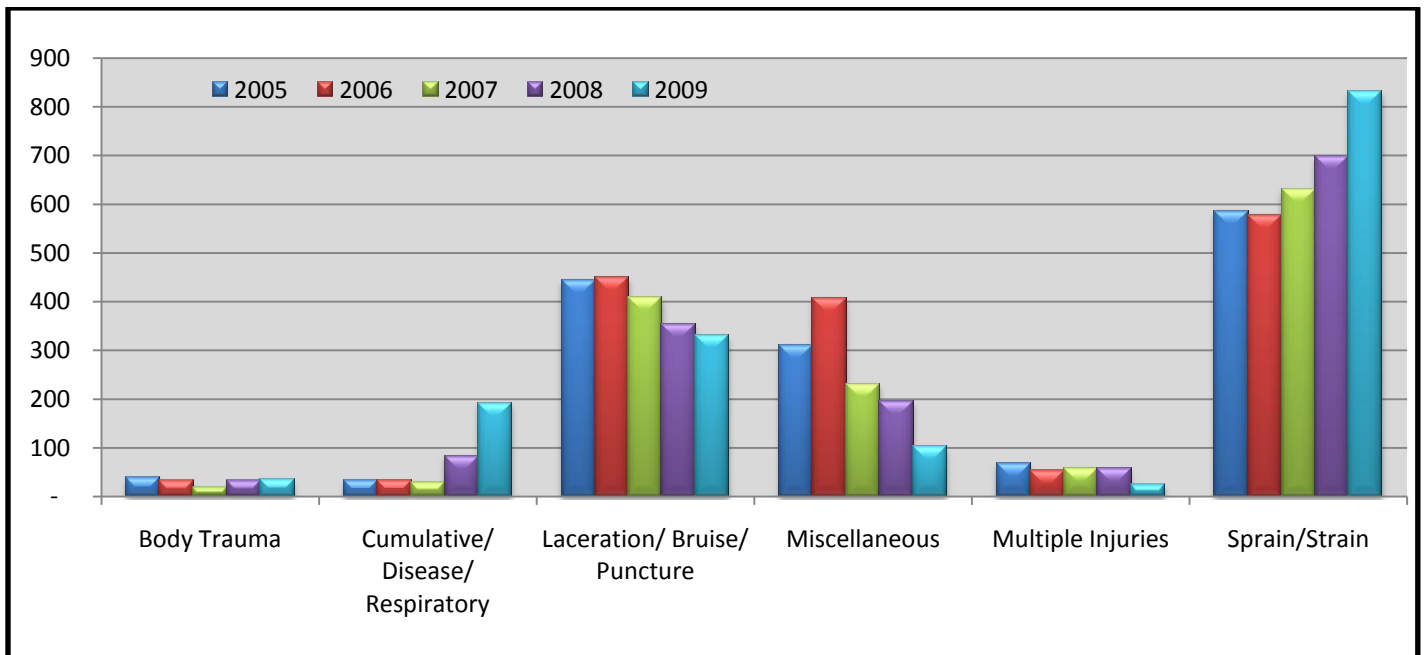


FY09 Claim Counts By Nature of Injury - DOC

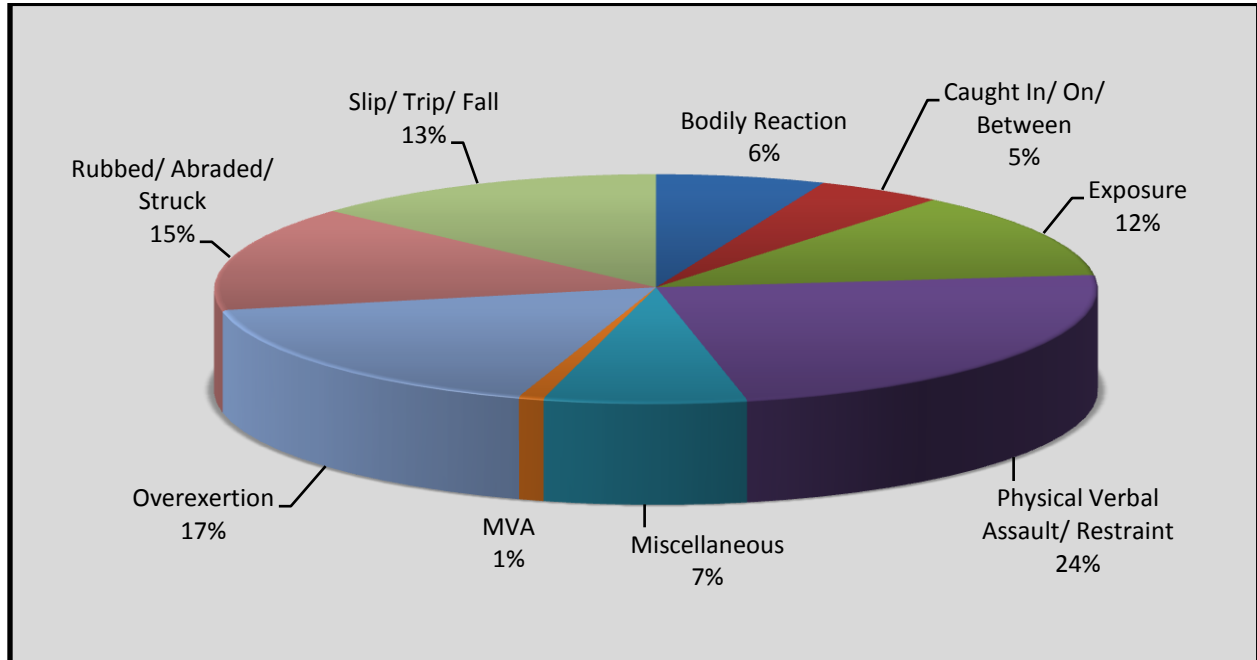


Body Trauma	Cumulative/ Disease/ Respiratory	Laceration/ Bruise/ Puncture	Miscellaneous	Multiple Injuries	Sprain/Strain	Total
36	192	331	103	24	832	1,518

5-Year Comparison of Claim Count By Nature of Injury - DOC

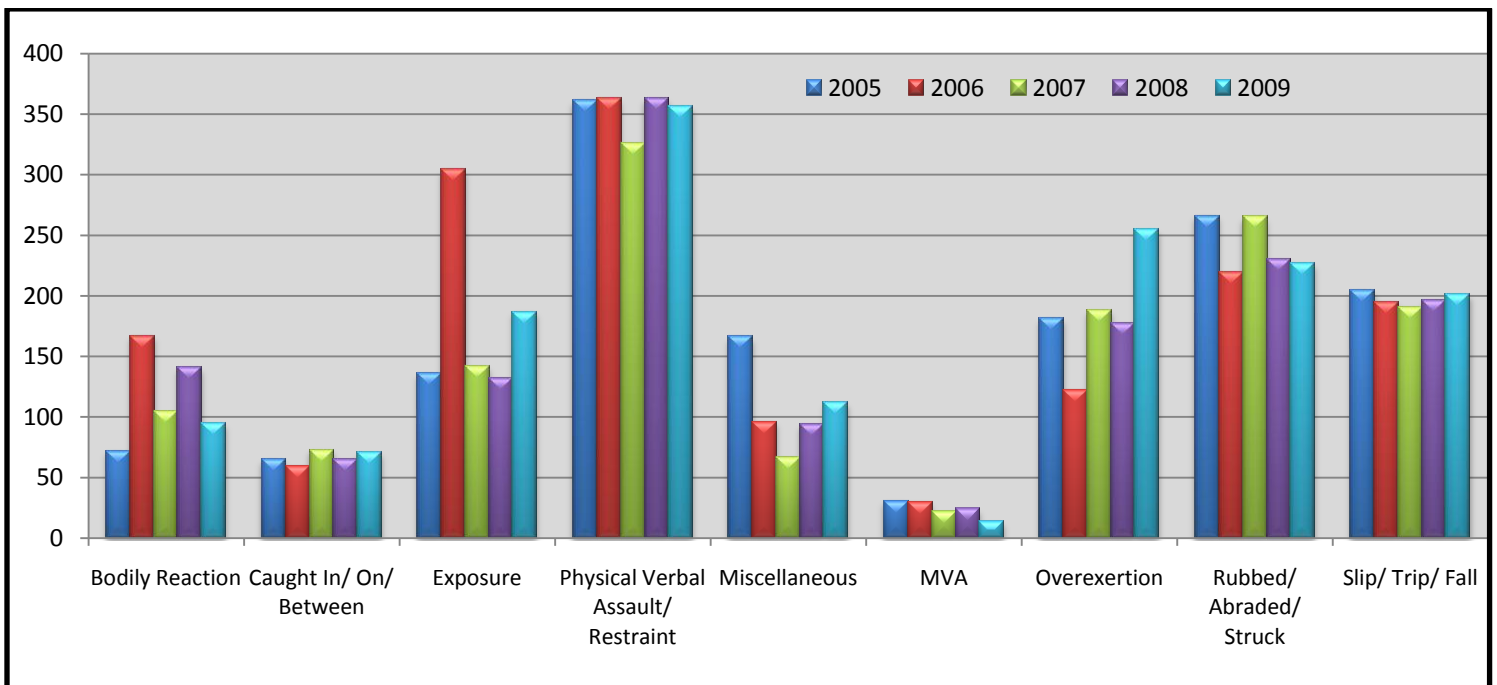


FY09 Claim Counts By Occurrence Cause – DOC

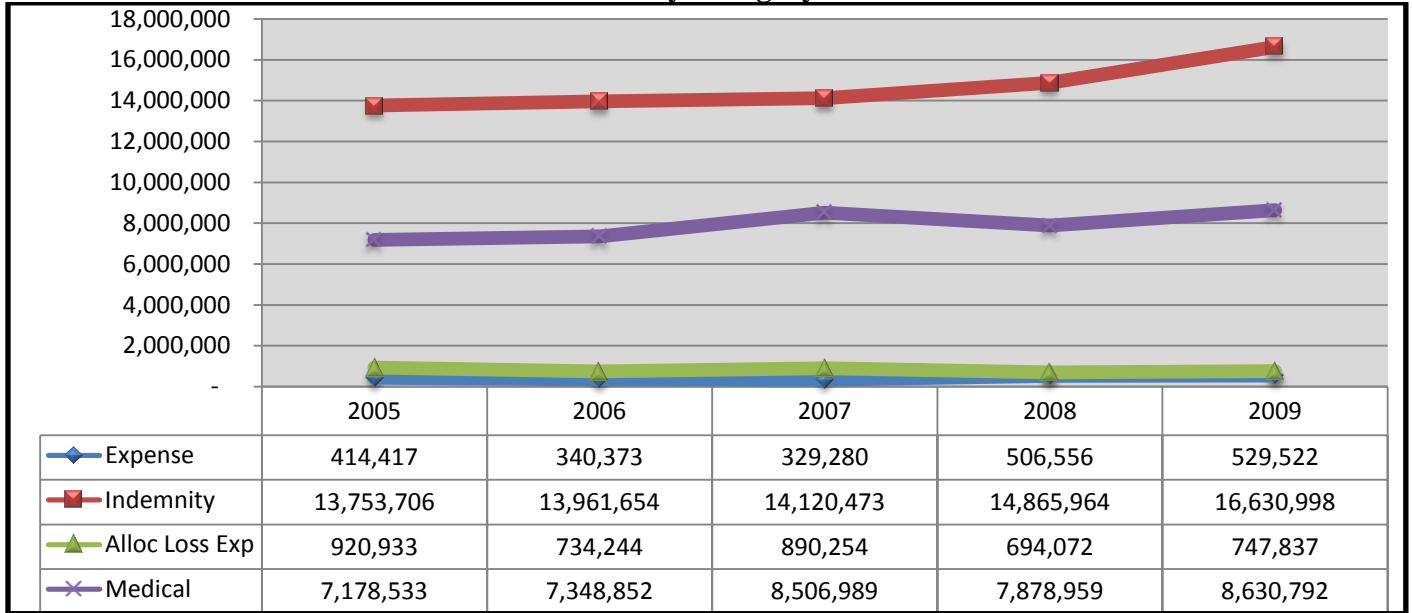


Bodily Reaction	Caught in/ On/ Between	Exposure	Physical Verbal Assault/ Restraint	Misc.	MVA	Overexertion	Rubbed/ Abraded/ Struck	Slip/ Trip/ Fall	Total
95	71	187	356	112	14	255	227	201	1,518

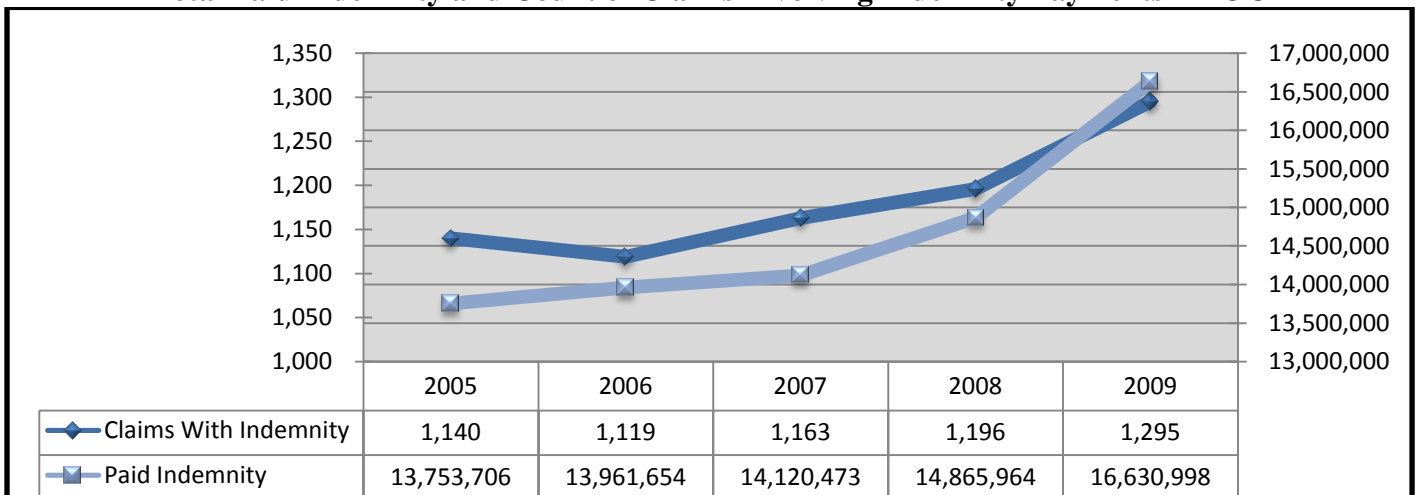
5-Year Comparison of Claim Count By Occurrence Cause - DOC



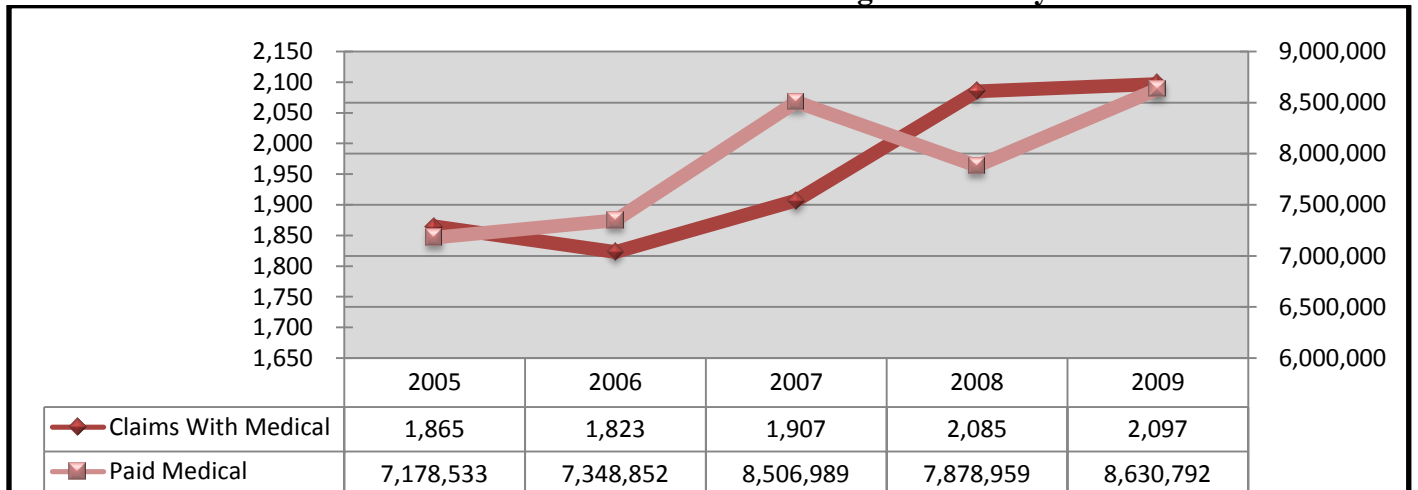
Total Paid By Category - DOC



Total Paid Indemnity and Count of Claims Involving Indemnity Payments – DOC

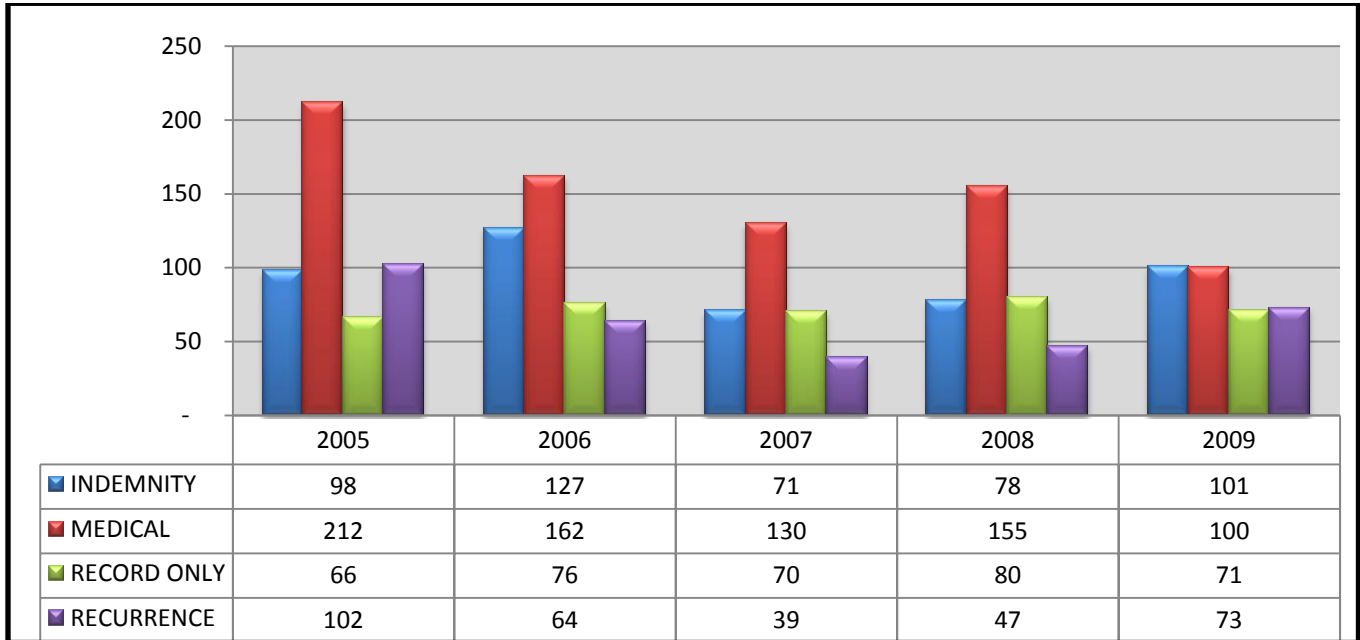


Total Paid Medical and Count of Claims Involving Medical Payments – DOC

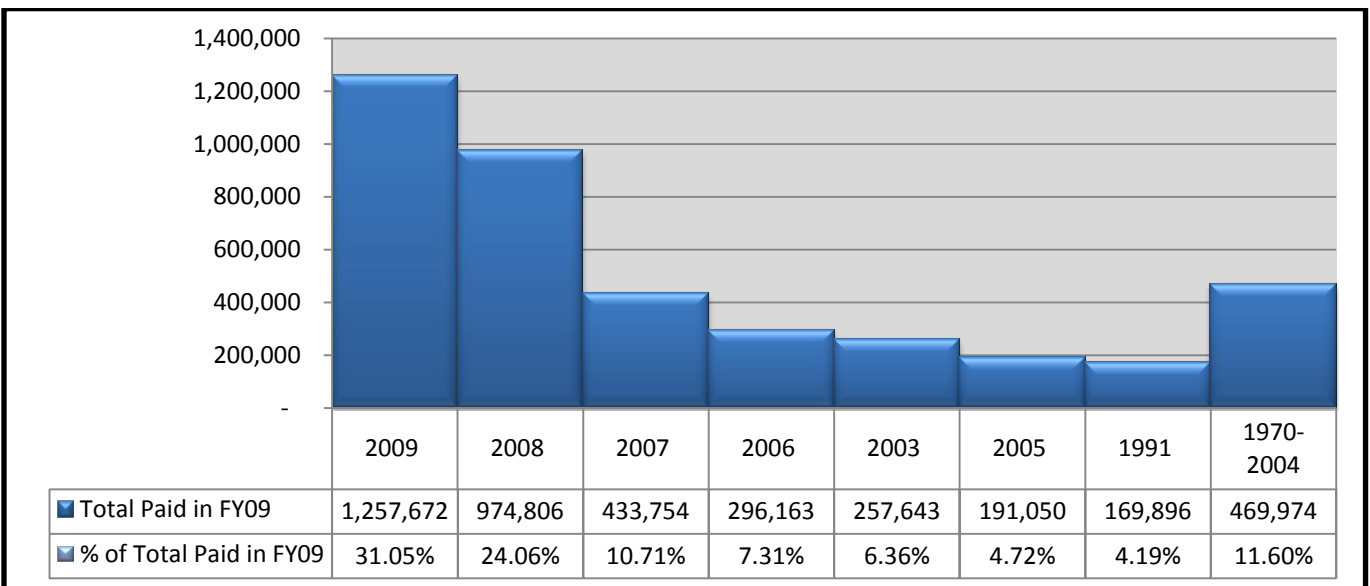


Department of Public Safety (DPS)

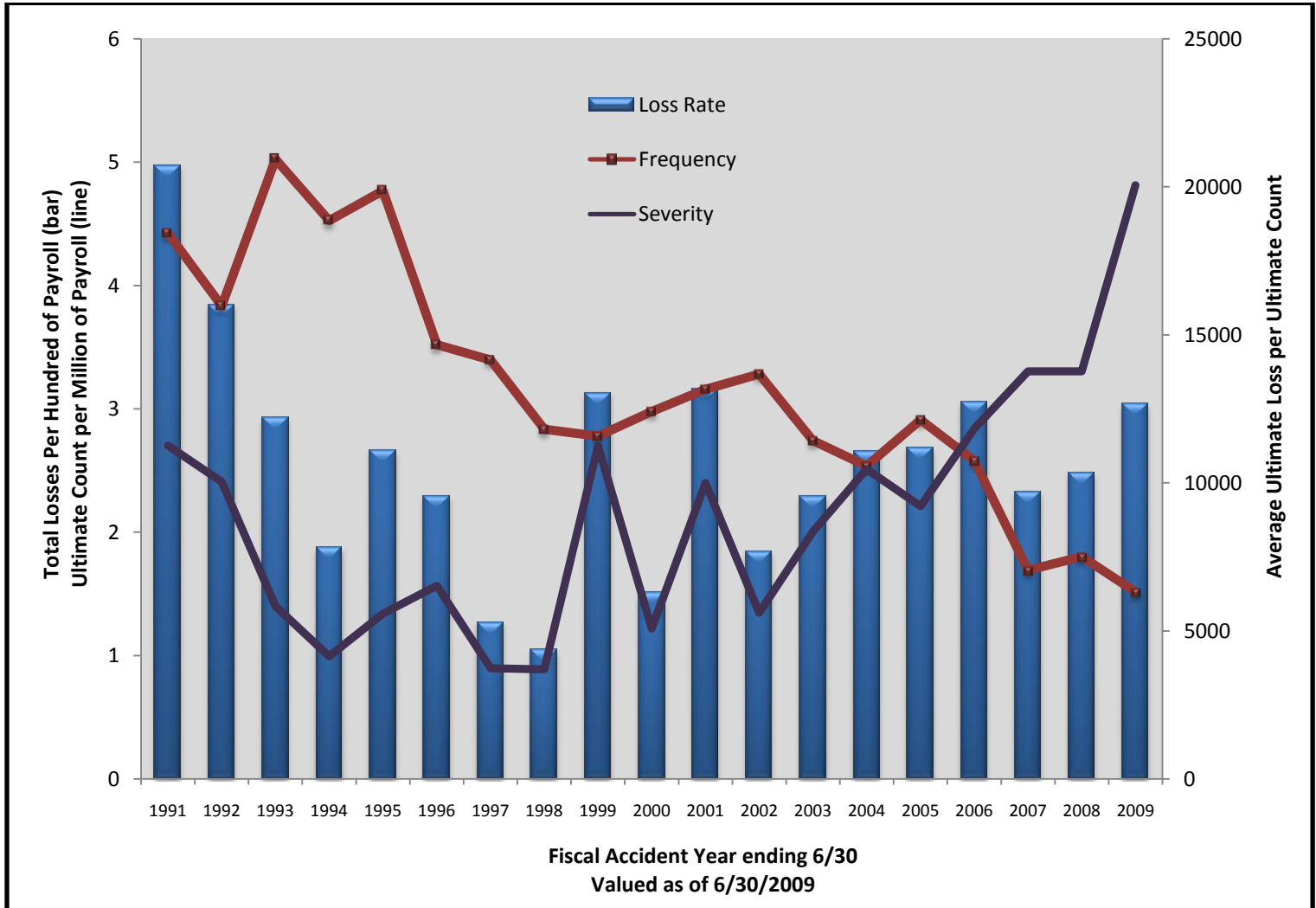
Claim Count By Type Per Fiscal Year – DPS



Payments Made in FY09 by Fiscal Year of Injury – DPS



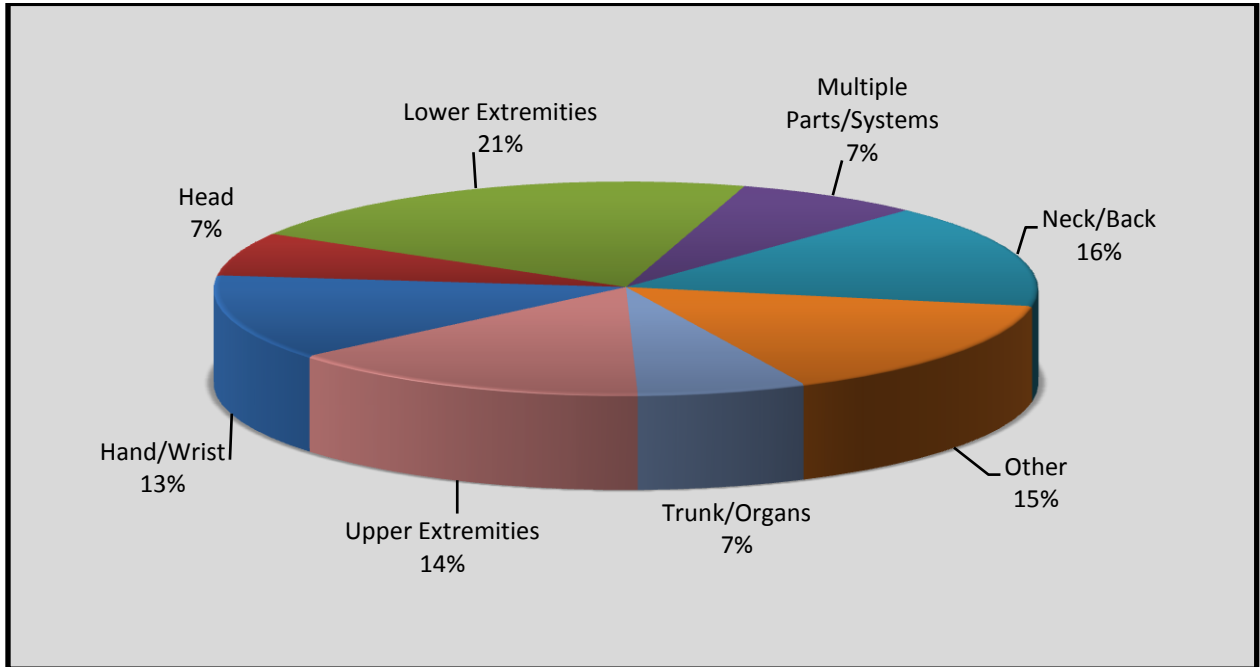
Rate Analysis – DPS



FYE	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Loss Rate /\$100 pyrl	3.82	8.06	2.46	4.98	3.85	2.93	1.87	2.66	2.30	1.27	1.05
Freq. Rate /\$M pyrl	5.25	4.54	4.88	4.42	3.83	5.02	4.53	4.77	3.52	3.40	2.83
Severity \$/Claim	7,270	17,749	5,050	11,258	10,034	5,835	4,142	5,583	6,525	3,744	3,703

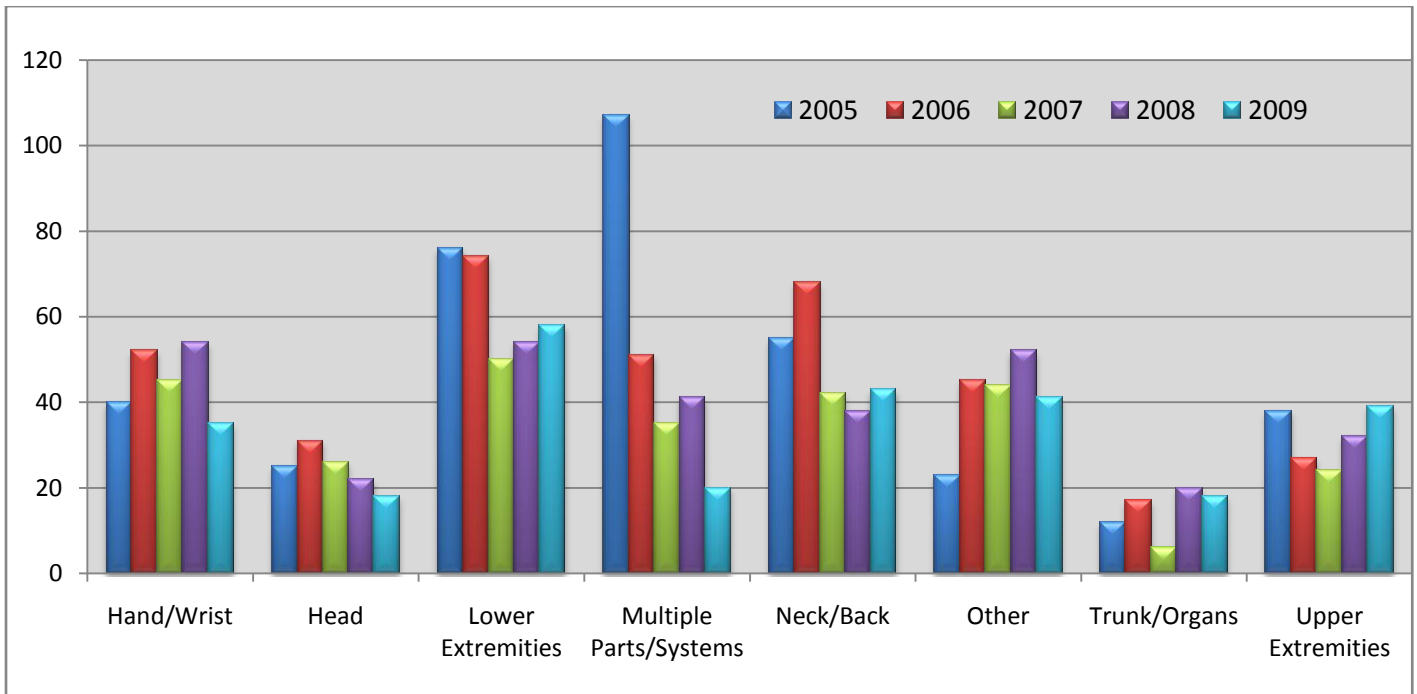
FYE	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Loss Rate /\$100 pyrl	3.13	1.51	3.16	1.84	2.29	2.66	2.68	3.05	2.33	2.48	3.04
Freq. Rate /\$M pyrl	2.78	2.98	3.16	3.28	2.74	2.54	2.91	2.58	1.69	1.80	1.52
Severity \$/Claim	11,263	5,082	10,002	5,608	8,353	10,469	9,216	11,834	13,763	13,771	20,053

FY09 Claim Counts By Part of Body – DPS

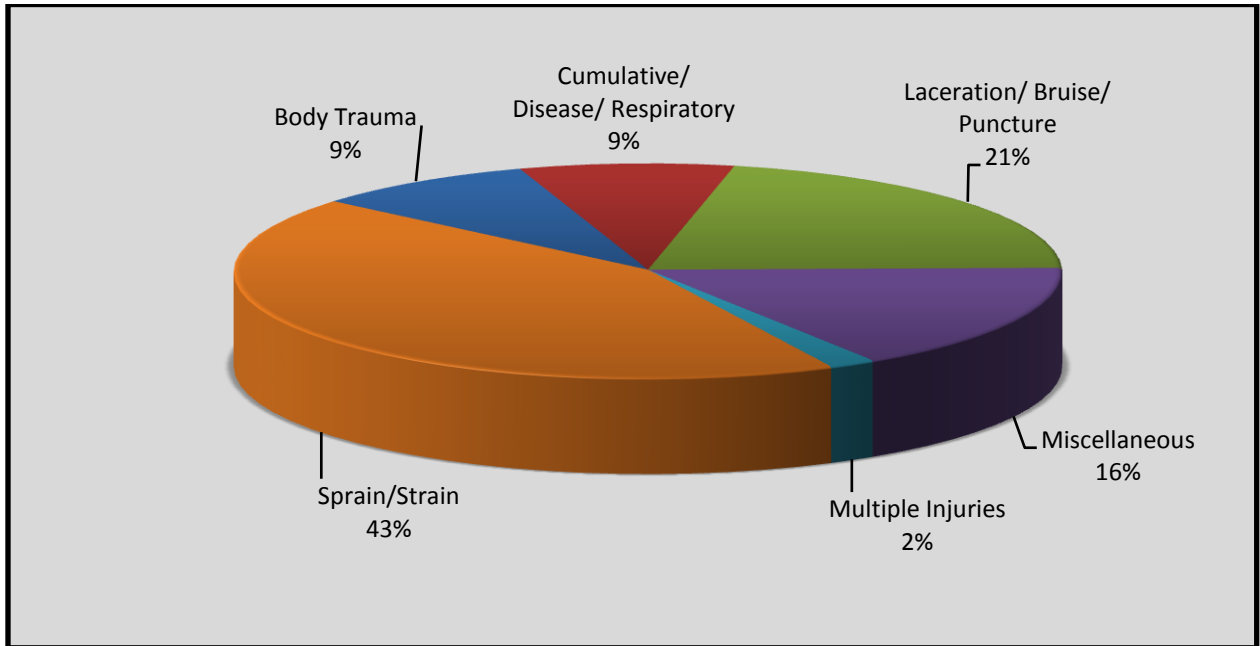


Hand/Wrist	Head	Lower Extremities	Multiple Parts/Systems	Neck/Back	Other	Trunk/Organs	Upper Extremities	Total
35	18	58	20	43	41	18	39	272

5-Year Comparison of Claim Count By Part of Body – DPS

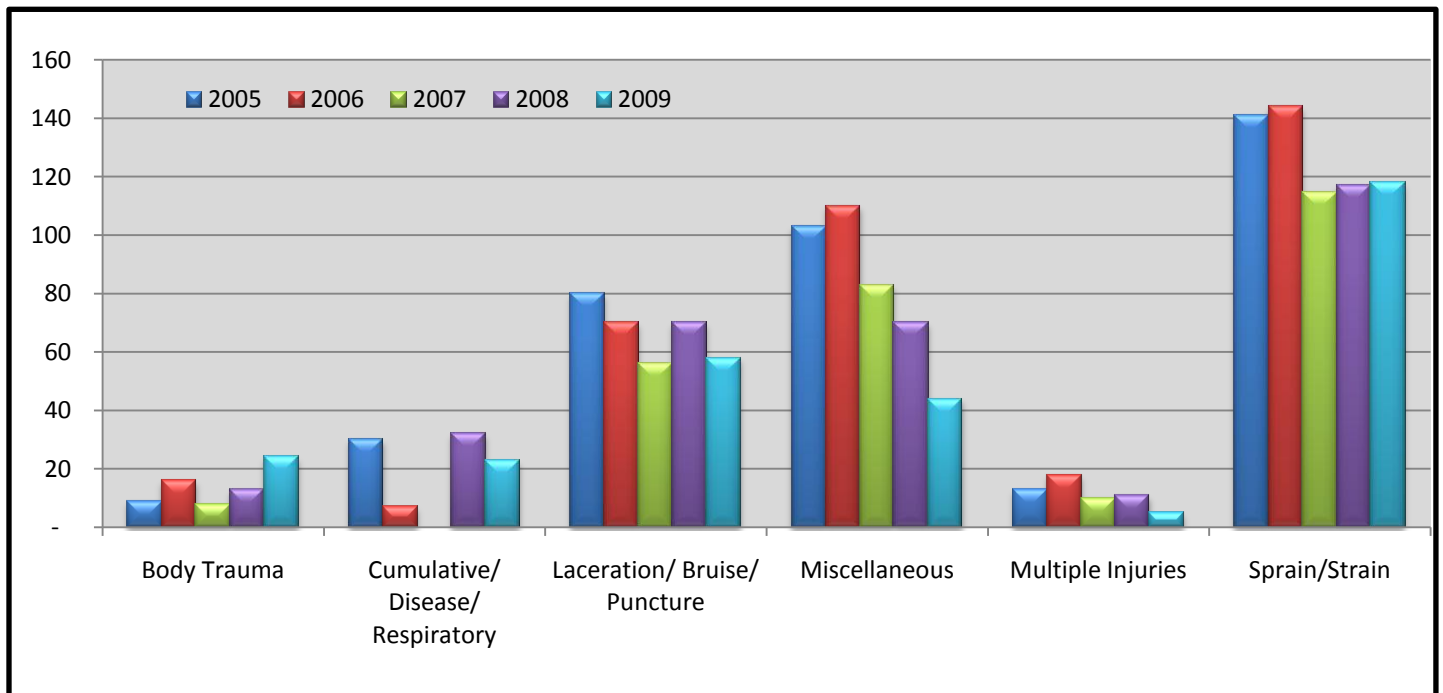


FY09 Claim Counts By Nature of Injury – DPS

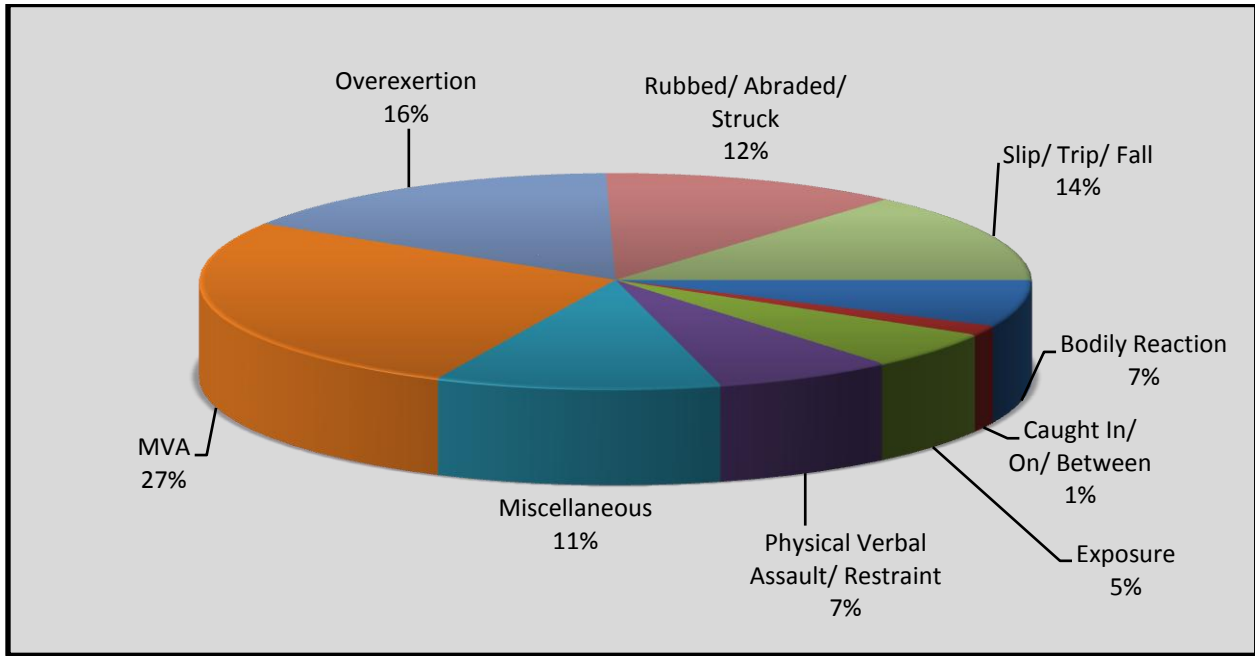


Body Trauma	Cumulative/ Disease/ Respiratory	Laceration/ Bruise/ Puncture	Miscellaneous	Multiple Injuries	Sprain/Strain	Total
24	23	58	44	5	118	272

5-Year Comparison of Claim Count By Nature of Injury- DPS

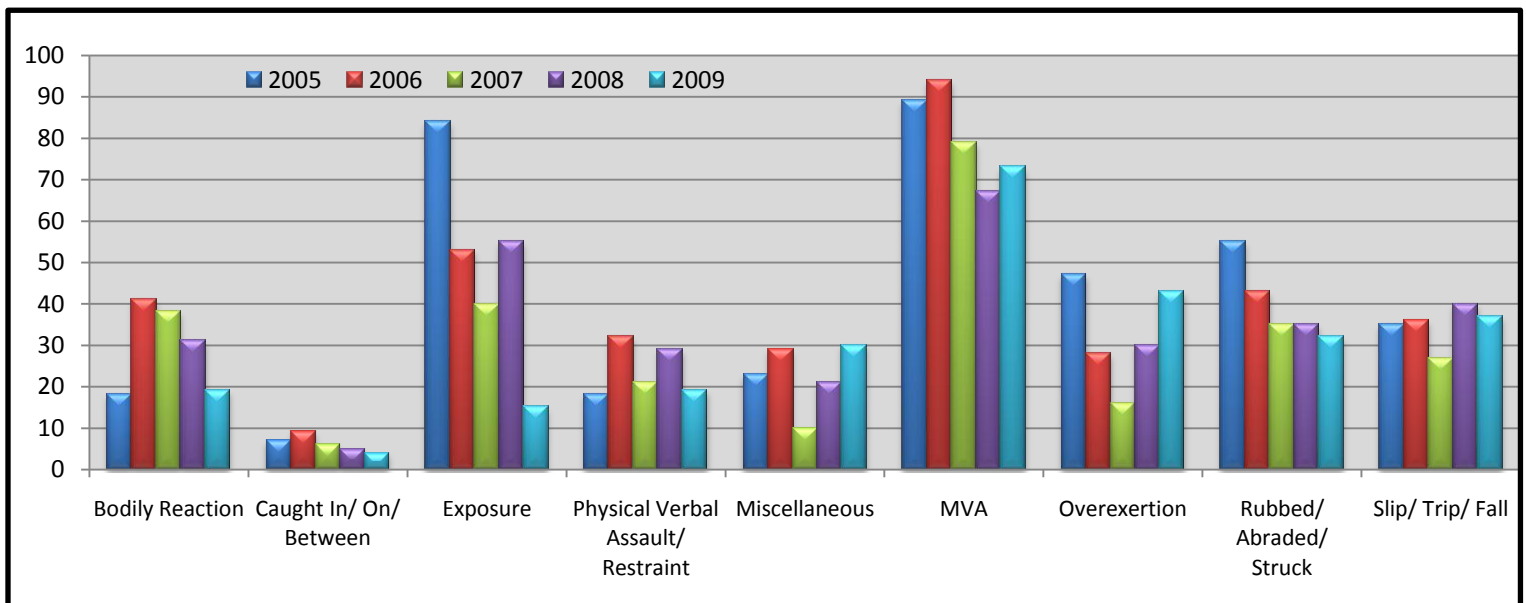


FY09 Claim Counts By Occurrence Cause – DPS

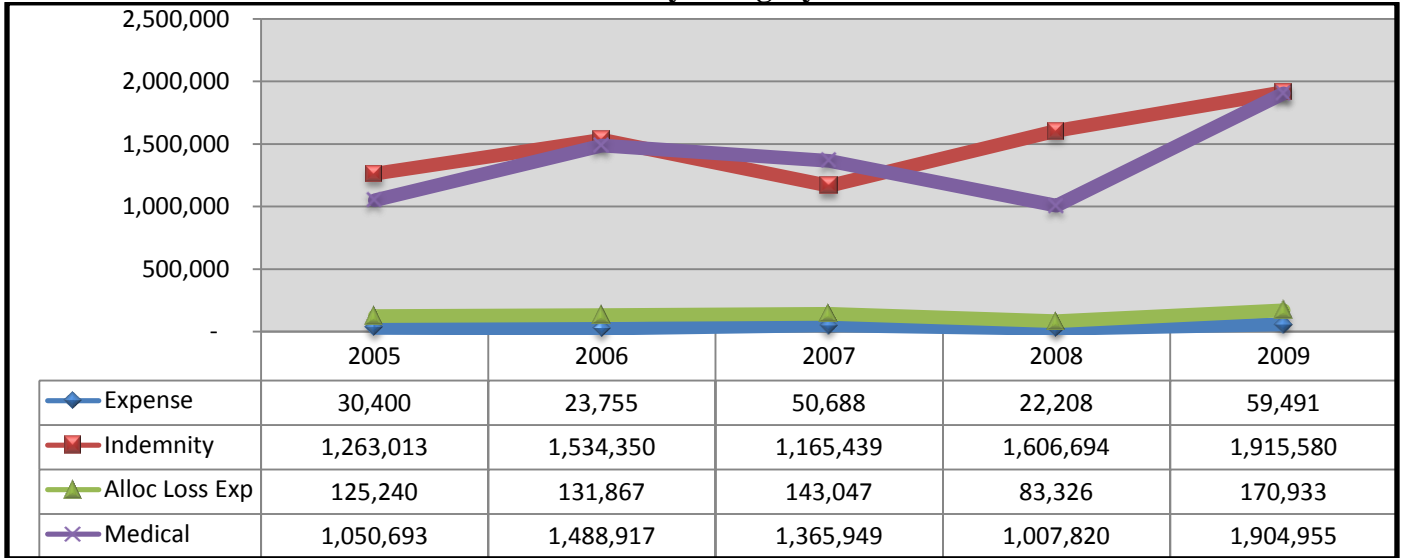


Bodily Reaction	Caught in/ On/ Between	Exposure	Physical Verbal Assault/ Restraint	Misc.	MVA	Overexertion	Rubbed/ Abraded/ Struck	Slip/ Trip/ Fall	Total
19	4	15	19	30	73	43	32	37	272

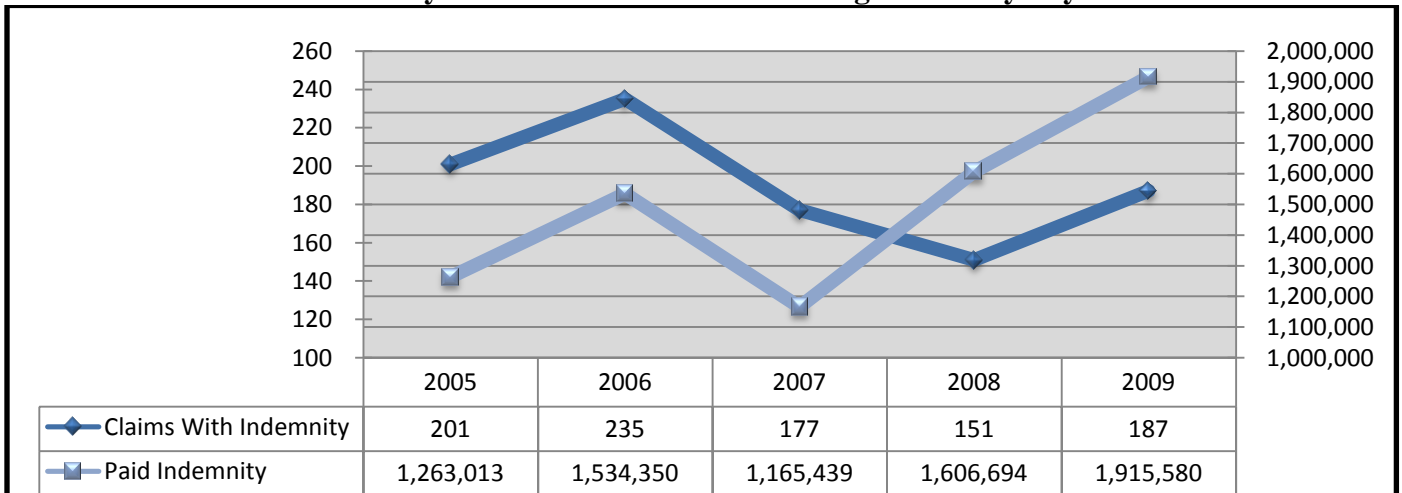
5-Year Comparison of Claim Count By Occurrence Cause- DPS



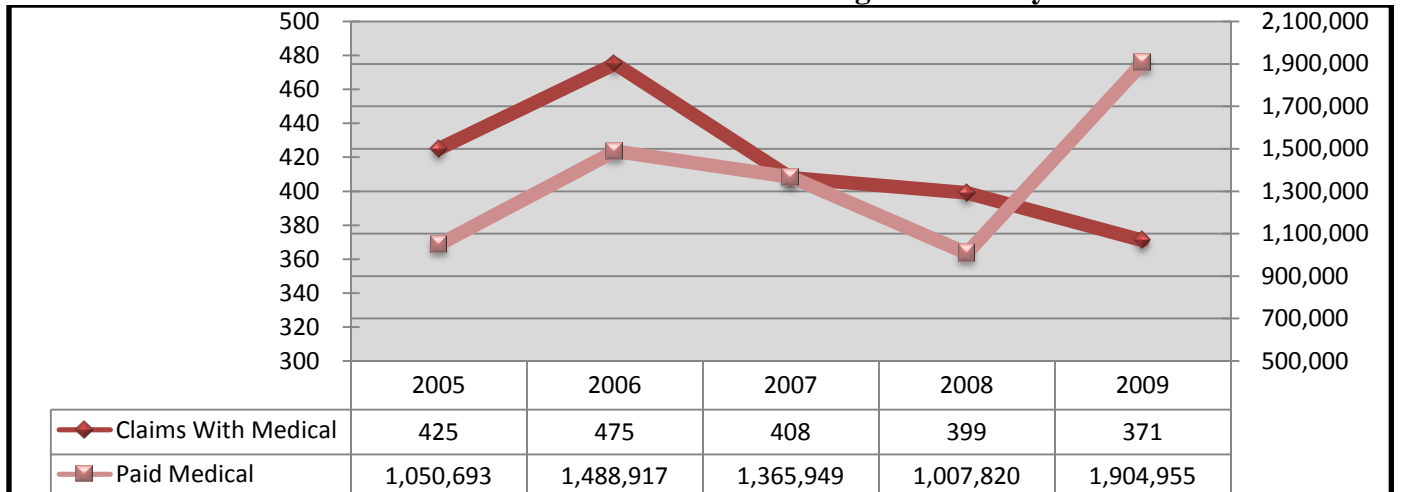
Total Paid By Category - DPS



Total Paid Indemnity and Count of Claims Involving Indemnity Payments – DPS

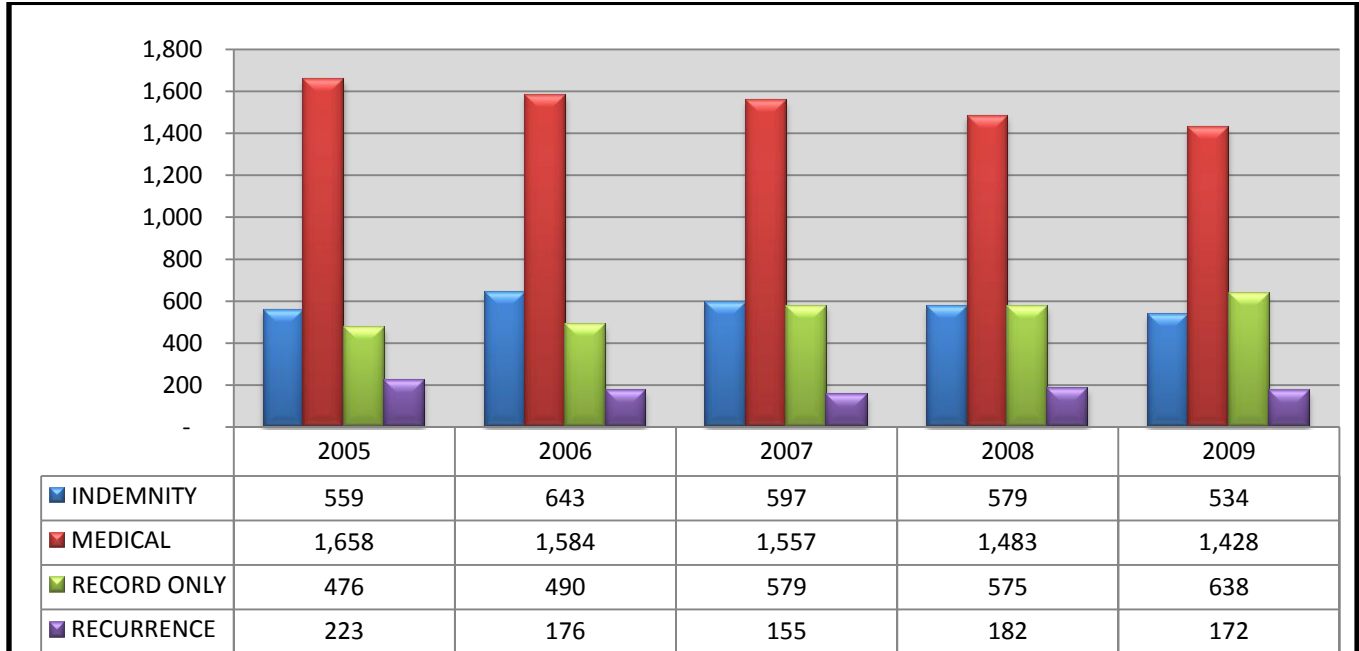


Total Paid Medical and Count of Claims Involving Medical Payments – DPS

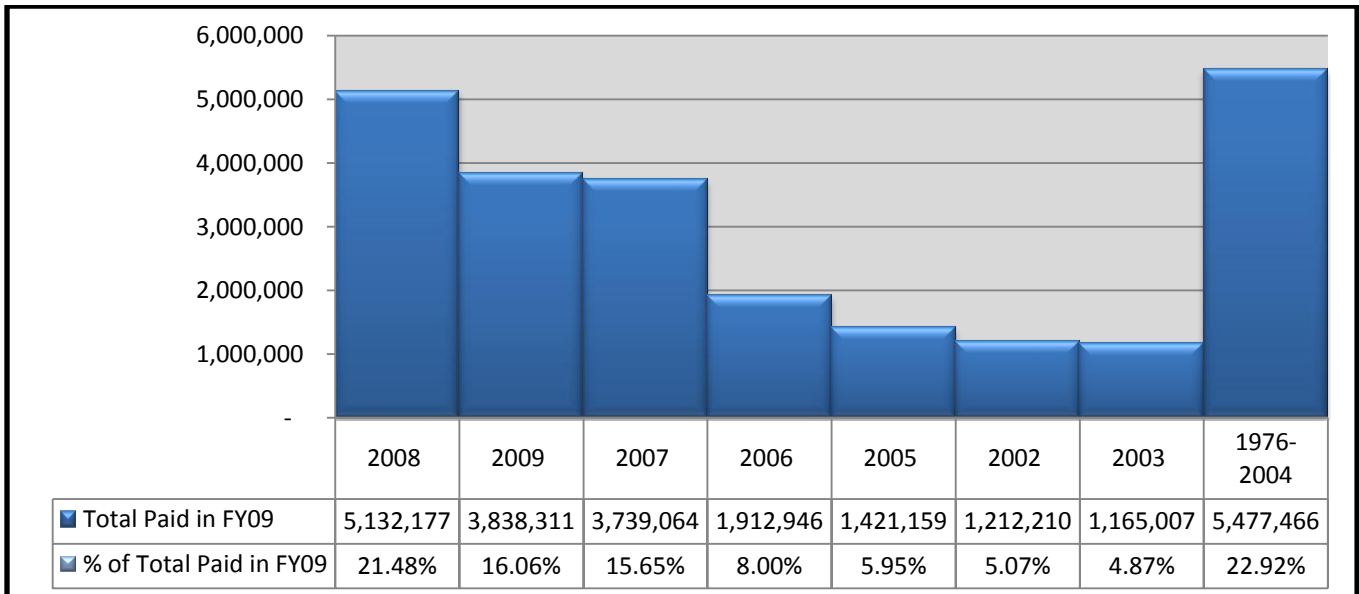


General Government (GG)

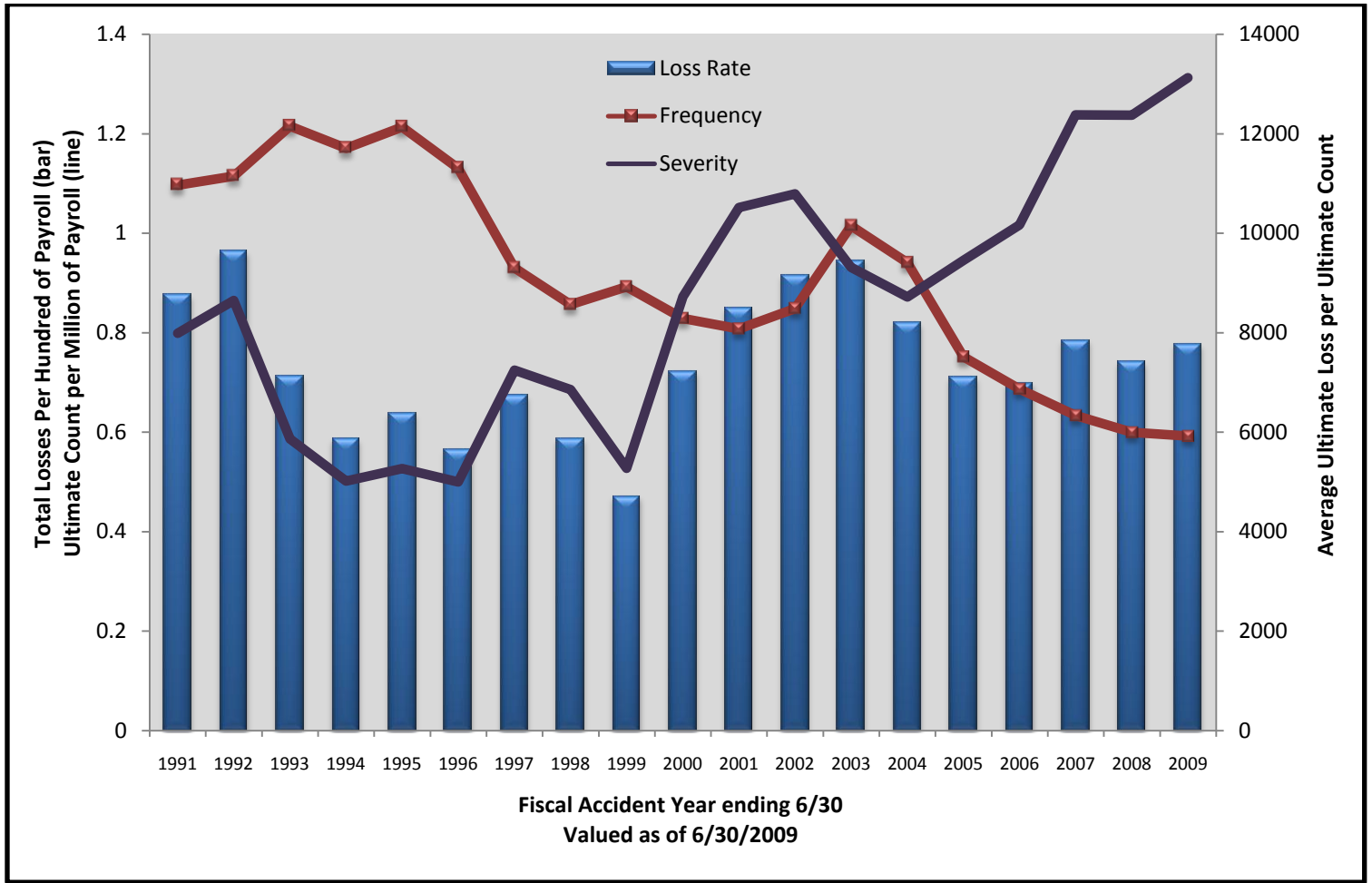
Claim Count By Type Per Fiscal Year – GG



Payments Made in FY09 by Fiscal Year of Injury – GG



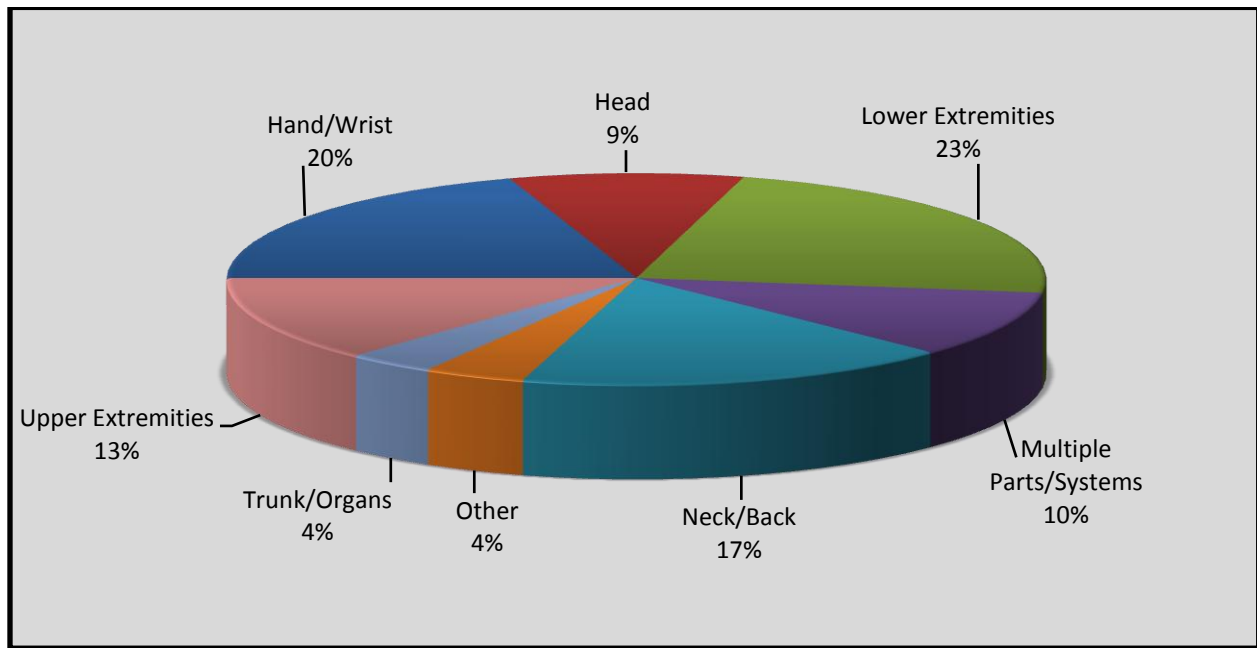
Rate Analysis – GG



FYE	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Loss Rate /\$100 pyrl	0.75	0.59	1.01	0.88	0.96	0.71	0.59	0.64	0.57	0.67	0.59
Freq. Rate /\$M pyrl	1.27	1.13	1.20	1.10	1.11	1.21	1.17	1.21	1.13	0.93	0.86
Severity \$/Claim	5,880	5,237	8,439	7,987	8,650	5,863	5,016	5,266	5,000	7,247	6,857

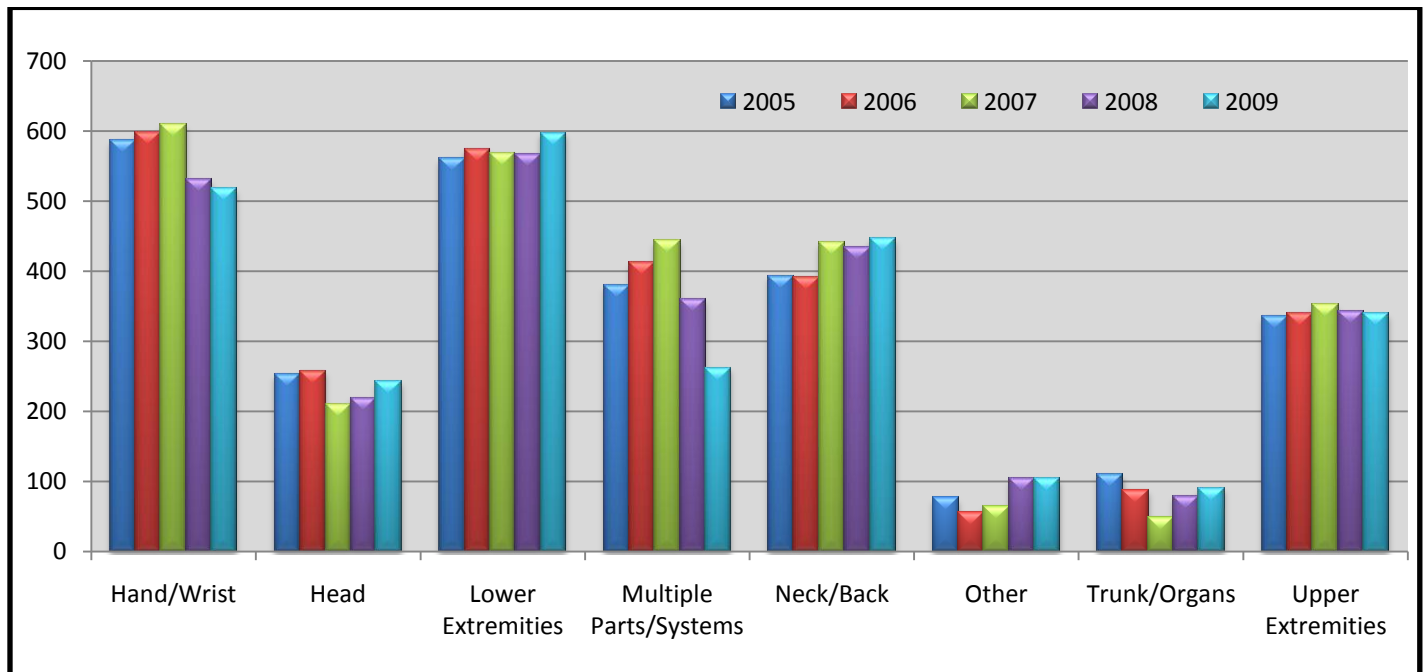
FYE	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Loss Rate /\$100 pyrl	0.47	0.72	0.85	0.92	0.95	0.82	0.71	0.70	0.78	0.74	0.78
Freq. Rate /\$M pyrl	0.89	0.83	0.81	0.85	1.01	0.94	0.75	0.69	0.63	0.60	0.59
Severity \$/Claim	5,275	8,726	10,516	10,793	9,313	8,716	9,457	10,169	12,382	12,375	13,127

FY09 Claim Counts By Part of Body – GG

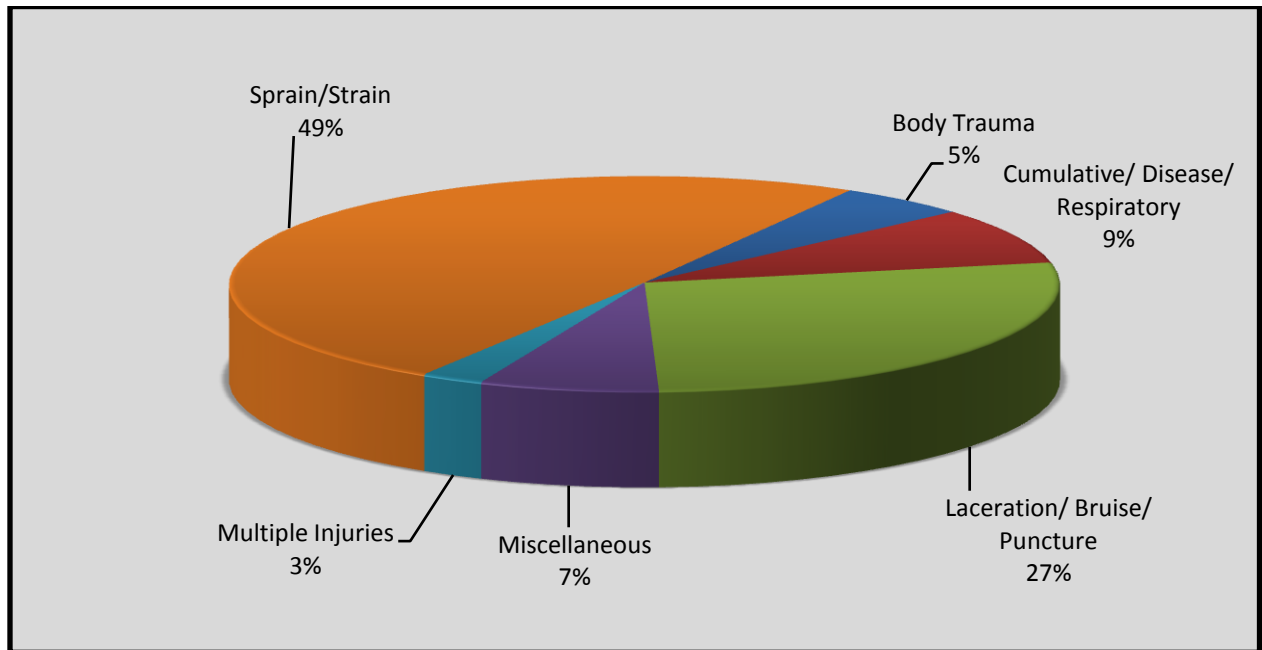


Hand/Wrist	Head	Lower Extremities	Multiple Parts/Systems	Neck/Back	Other	Trunk/Organs	Upper Extremities	Total
518	243	597	262	446	104	91	339	2,600

5-Year Comparison of Claim Count By Part of Body - GG

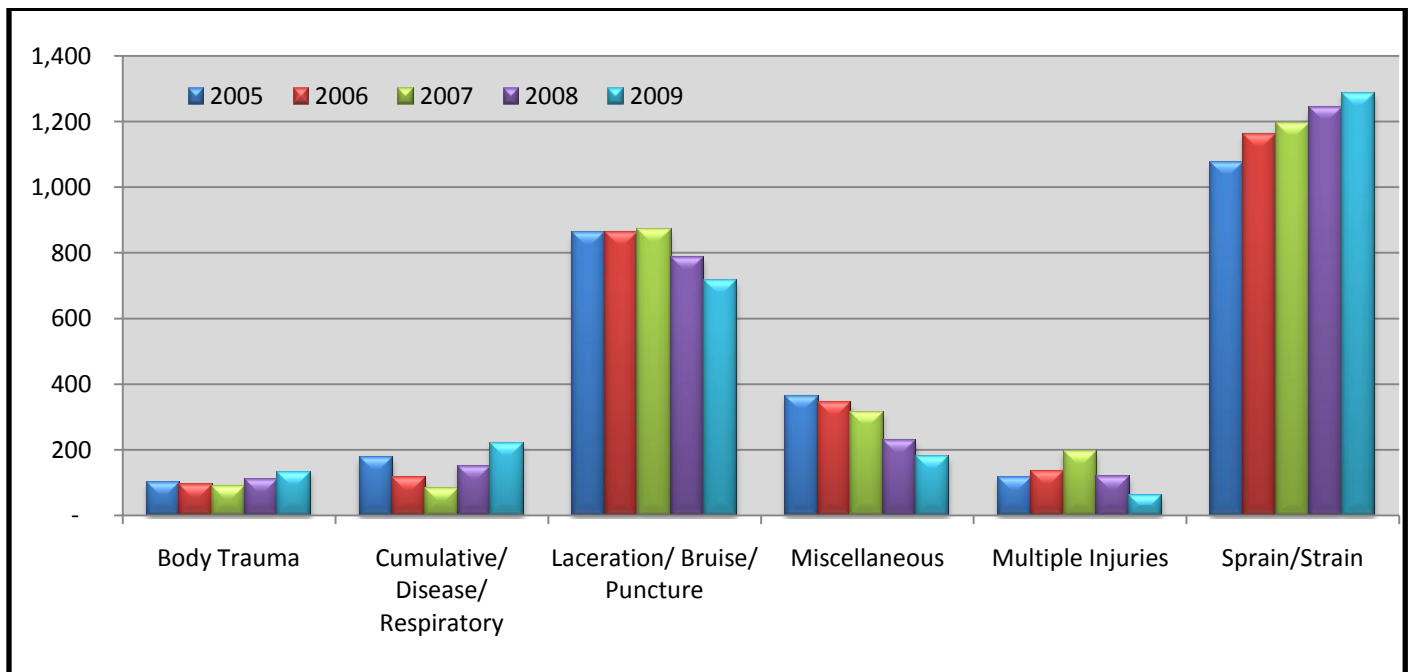


FY09 Claim Counts By Nature of Injury - GG

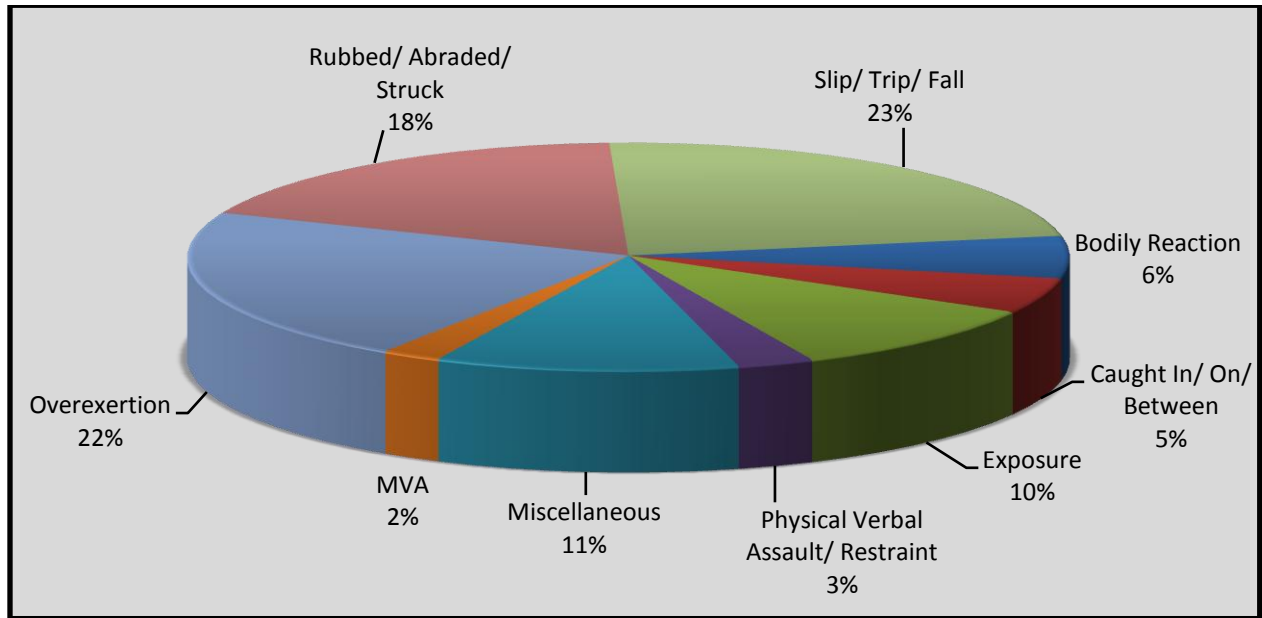


Body Trauma	Cumulative/ Disease/ Respiratory	Laceration/ Bruise/ Puncture	Miscellaneous	Multiple Injuries	Sprain/Strain	Total
133	222	714	181	64	1,286	2,600

5-Year Comparison of Claim Count By Nature of Injury- GG

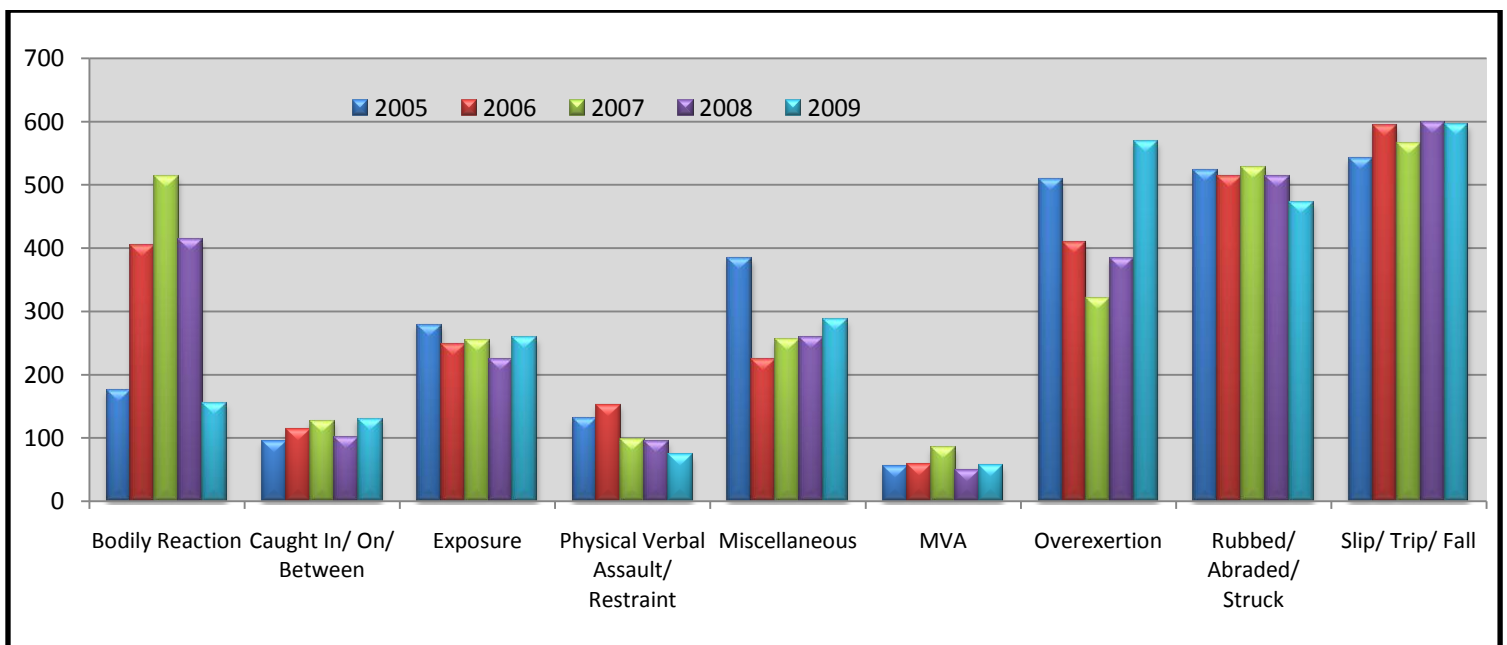


FY09 Claim Counts By Occurrence Cause – GG

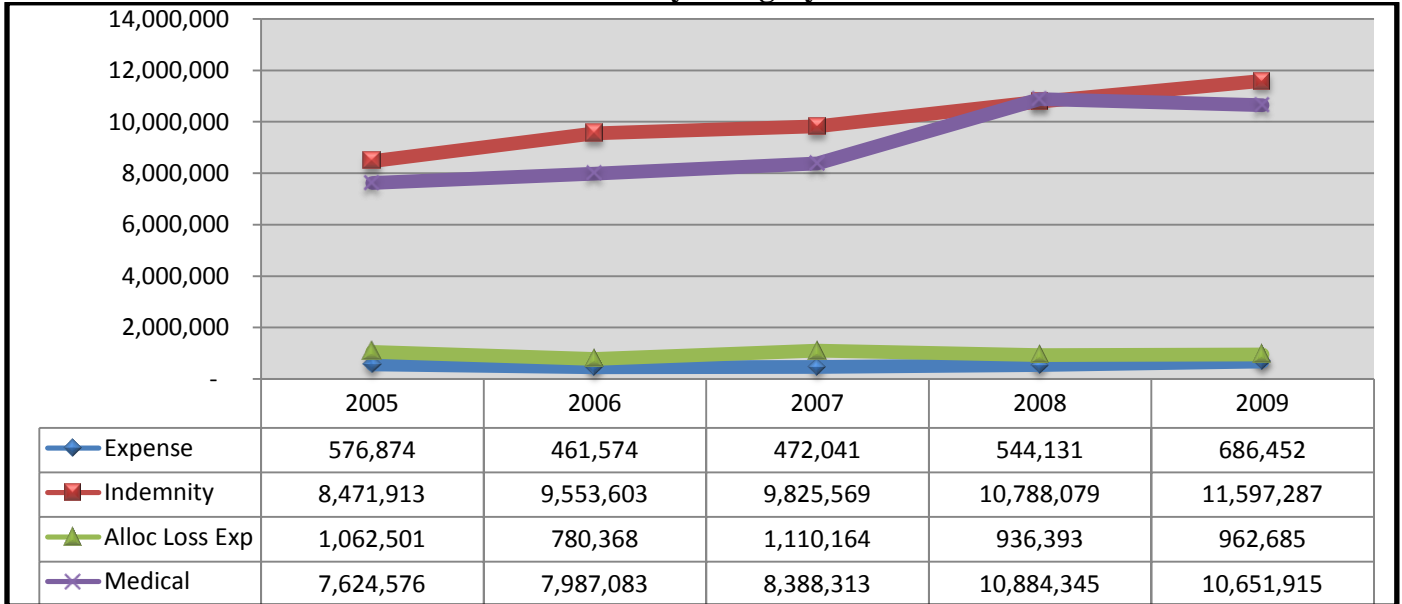


Bodily Reaction	Caught in/ On/ Between	Exposure	Physical Verbal Assault/ Restraint	Misc.	MVA	Overexertion	Rubbed/ Abraded/ Struck	Slip/ Trip/ Fall	Total
156	130	259	73	288	57	569	472	596	2,600

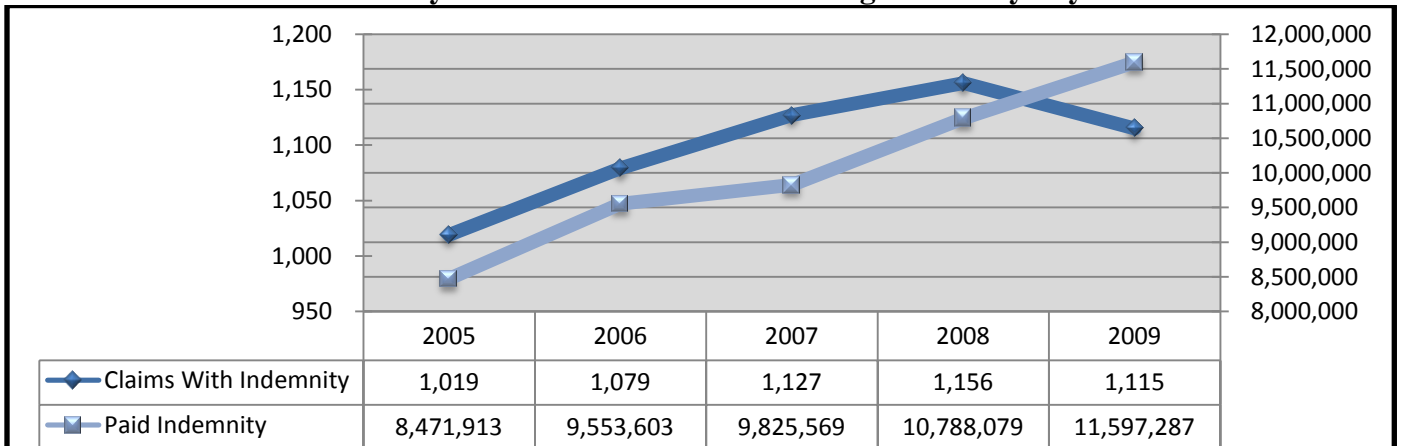
5-Year Comparison of Claim Count By Occurrence Cause- GG



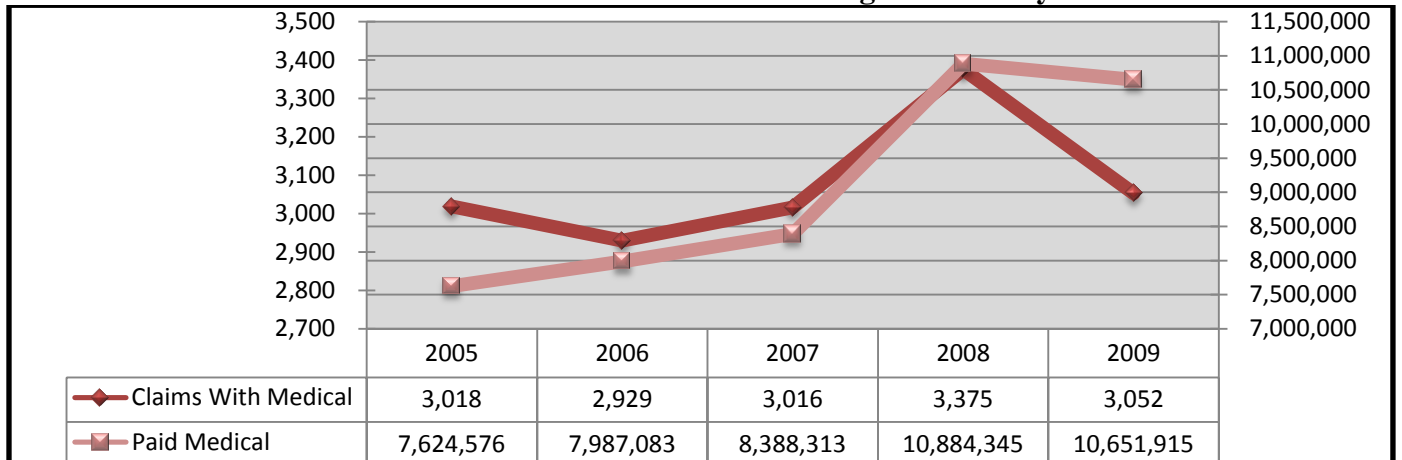
Total Paid By Category – GG



Total Paid Indemnity and Count of Claims Involving Indemnity Payments – GG

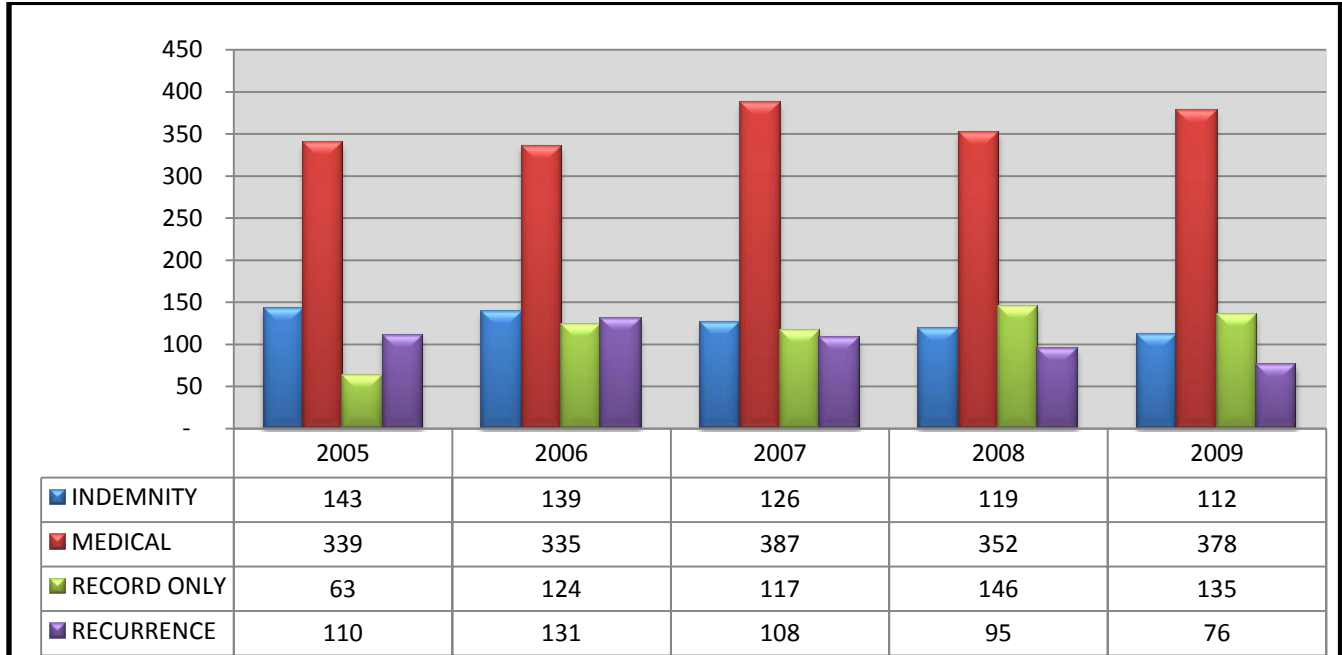


Total Paid Medical and Count of Claims Involving Medical Payments – GG

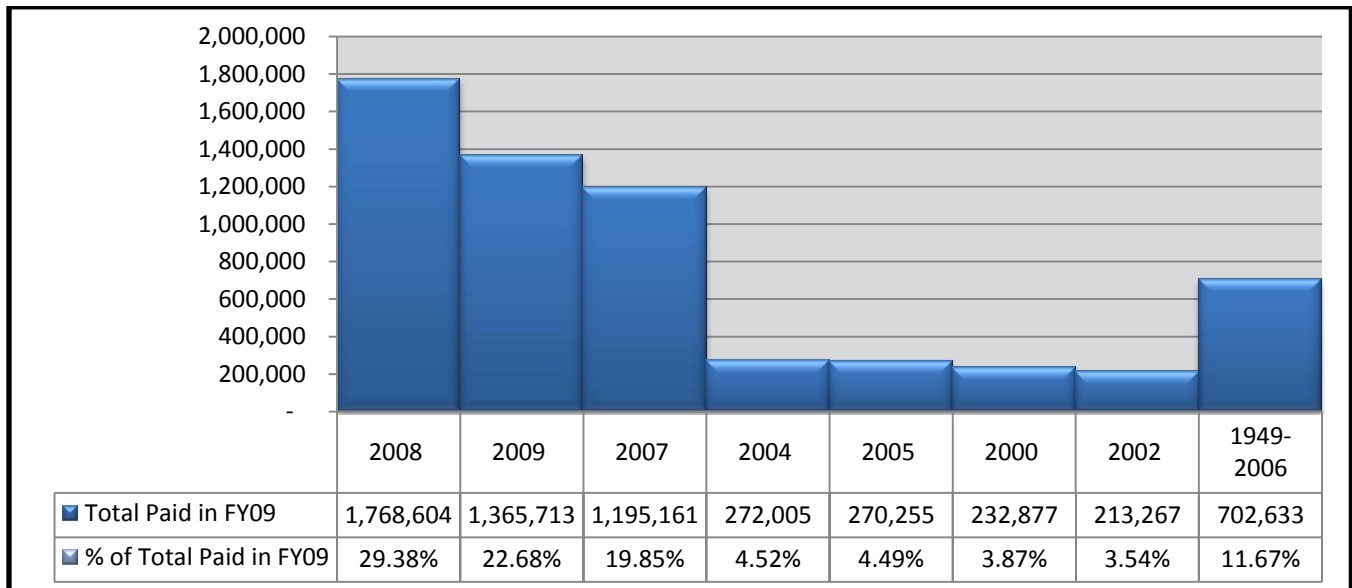


Special Transportation Fund (STF)

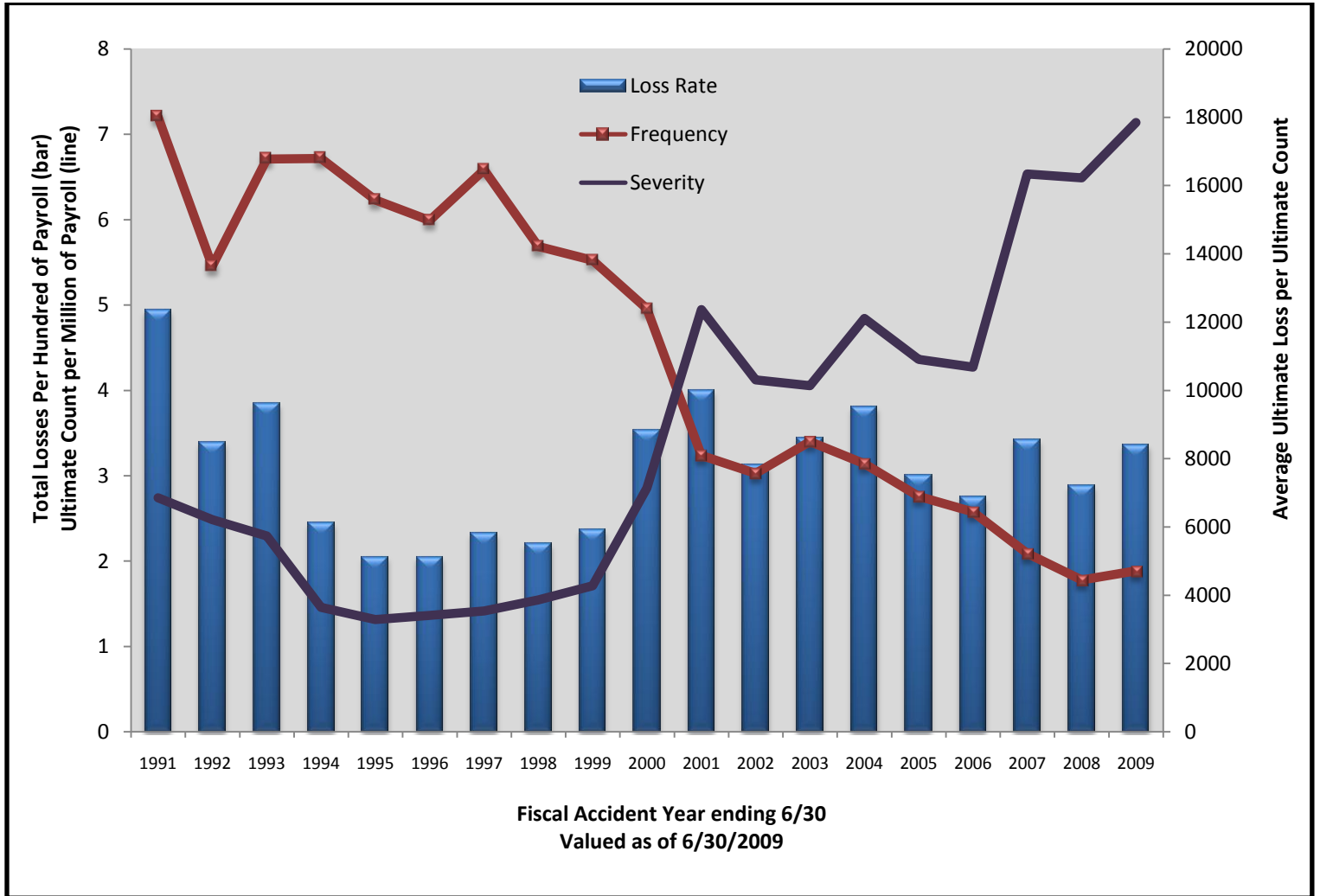
Claim Count By Type Per Fiscal Year – STF



Payments Made in FY09 by Fiscal Year of Injury – STF



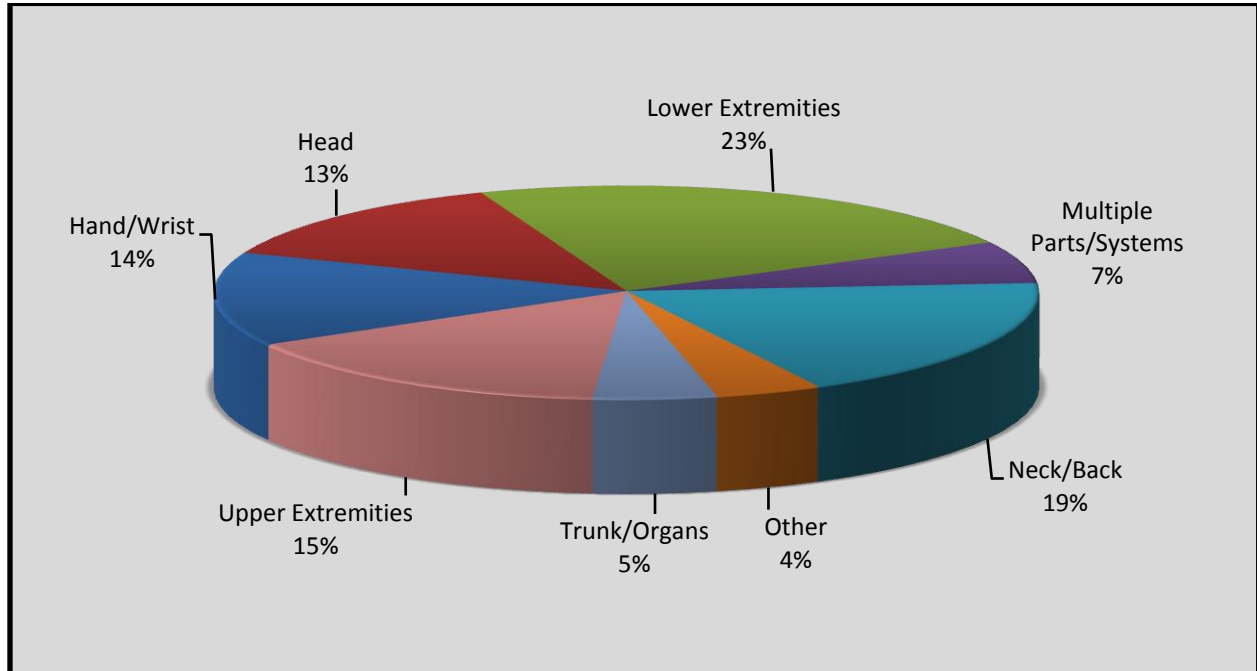
Rate Analysis – STF



FYE	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Loss Rate /\$100 pyrl	3.60	4.10	2.48	4.94	3.39	3.85	2.45	2.05	2.05	2.33	2.20
Freq. Rate /\$M pyrl	8.06	7.57	7.41	7.20	5.46	6.71	6.72	6.23	5.99	6.59	5.69
Severity \$/Claim	4,464	5,411	3,345	6,860	6,221	5,739	3,646	3,292	3,415	3,540	3,870

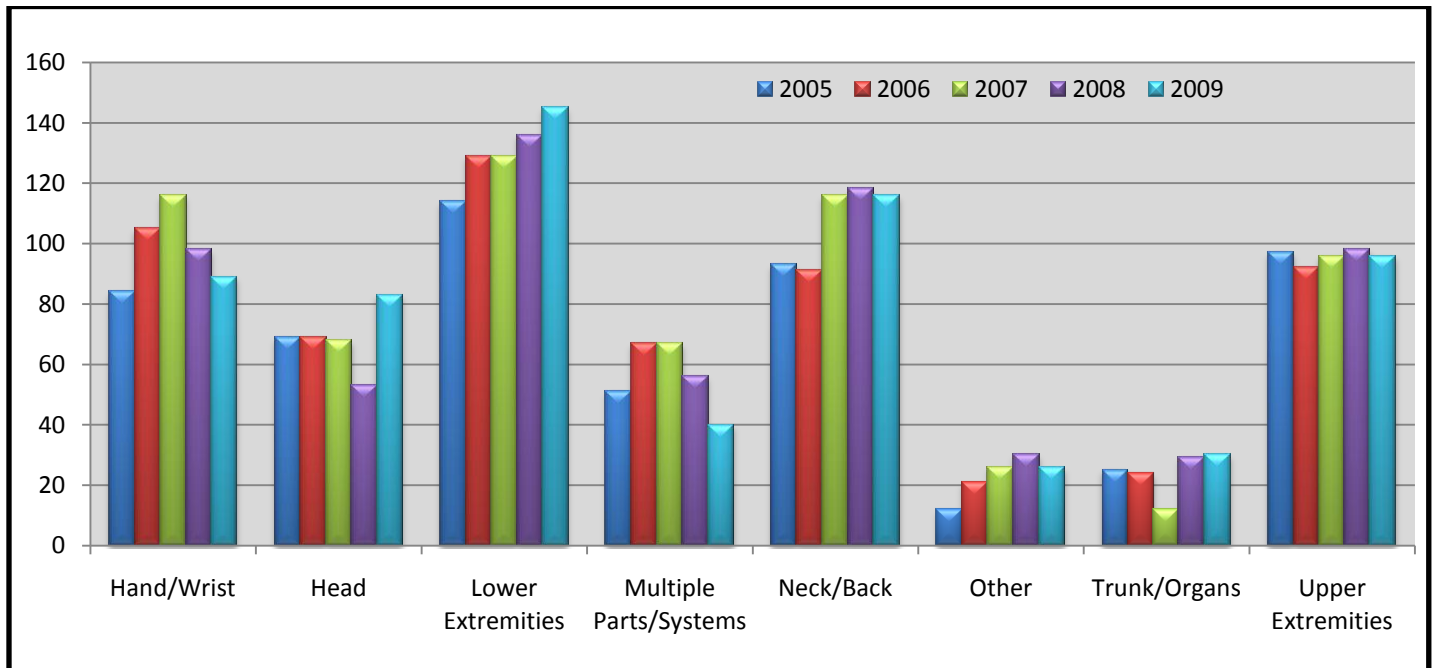
FYE	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Loss Rate /\$100 pyrl	2.37	3.54	4.00	3.12	3.45	3.80	3.01	2.75	3.42	2.89	3.36
Freq. Rate /\$M pyrl	5.52	4.96	3.24	3.03	3.40	3.14	2.76	2.58	2.09	1.78	1.88
Severity \$/Claim	4,282	7,140	12,370	10,316	10,139	12,113	10,911	10,685	16,343	16,226	17,850

FY09 Claim Counts By Part of Body – STF

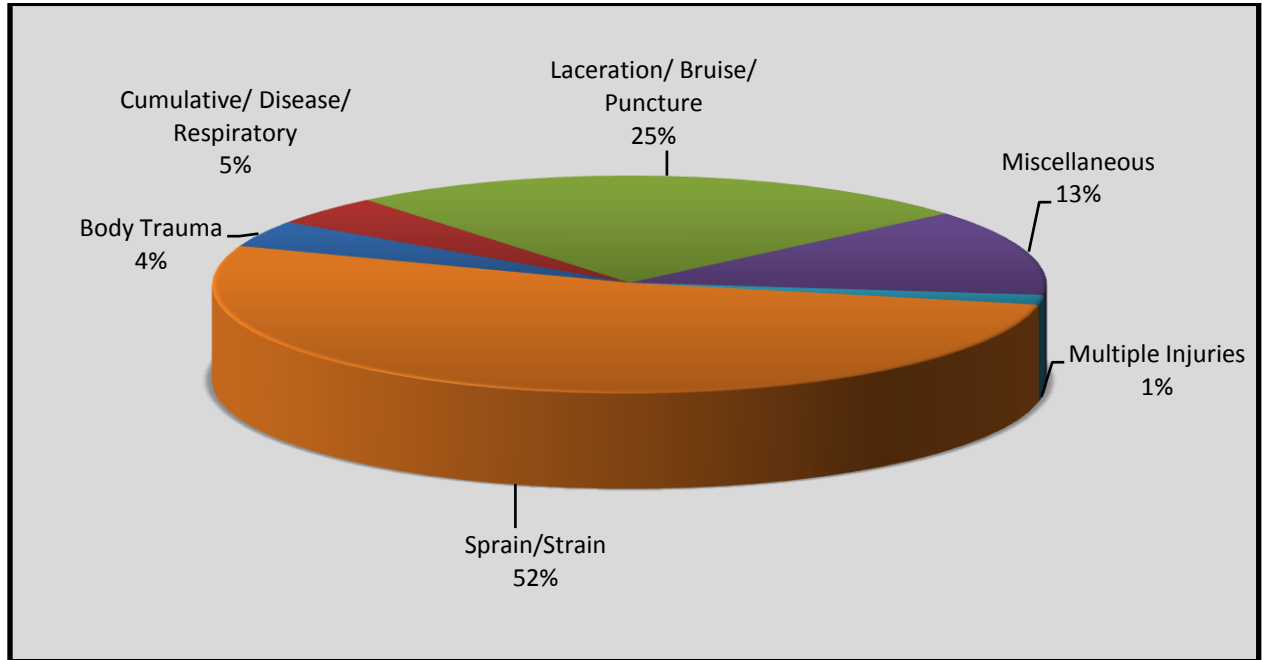


Hand/Wrist	Head	Lower Extremities	Multiple Parts/Systems	Neck/Back	Other	Trunk/Organs	Upper Extremities	Total
89	83	145	40	116	26	30	96	625

5-Year Comparison of Claim Count By Part of Body – STF

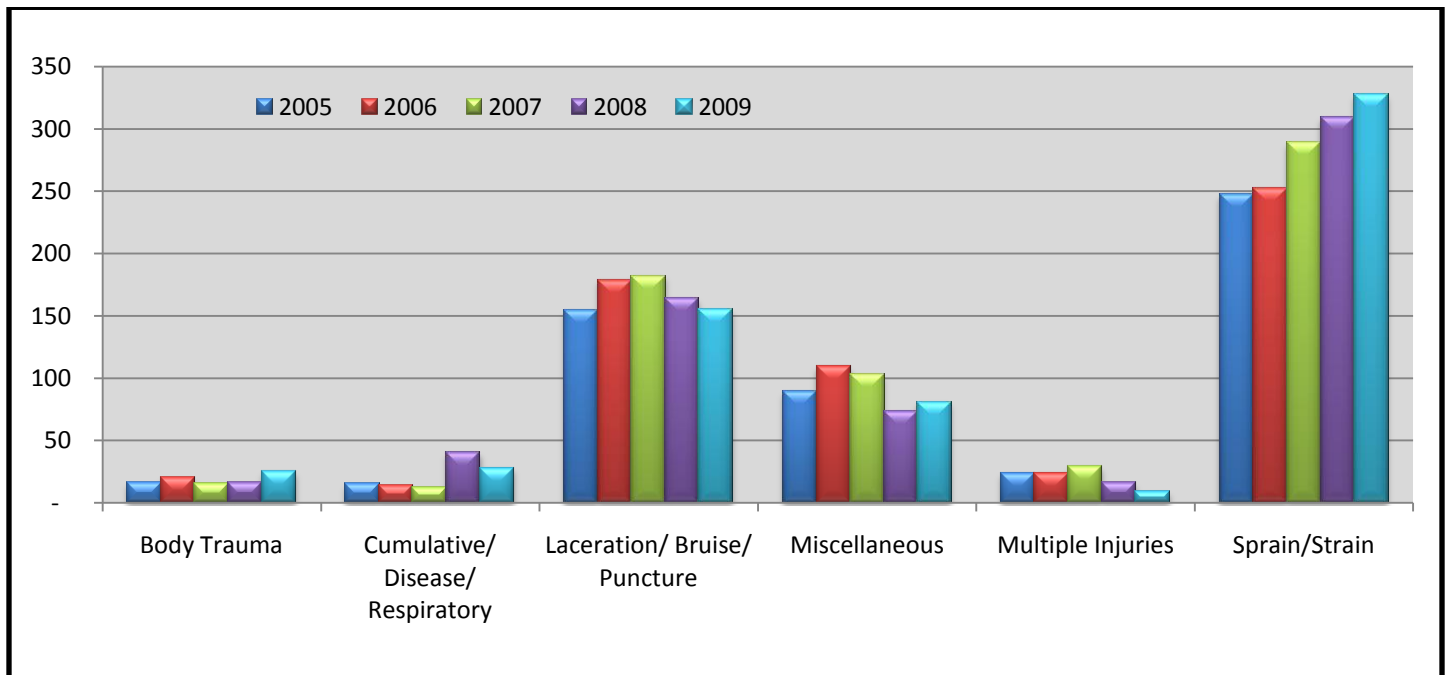


FY09 Claim Counts By Nature of Injury – STF

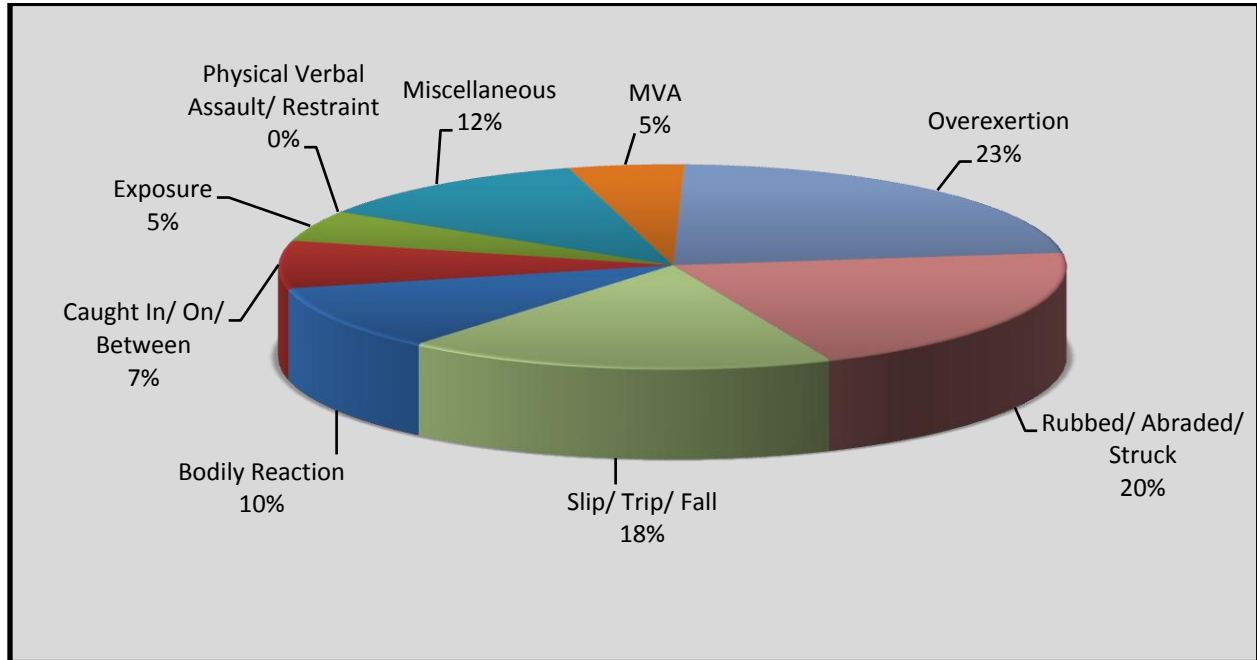


Body Trauma	Cumulative/ Disease/ Respiratory	Laceration/ Bruise/ Puncture	Miscellaneous	Multiple Injuries	Sprain/Strain	Total
25	28	155	81	9	327	625

5-Year Comparison of Claim Count By Nature of Injury- STF

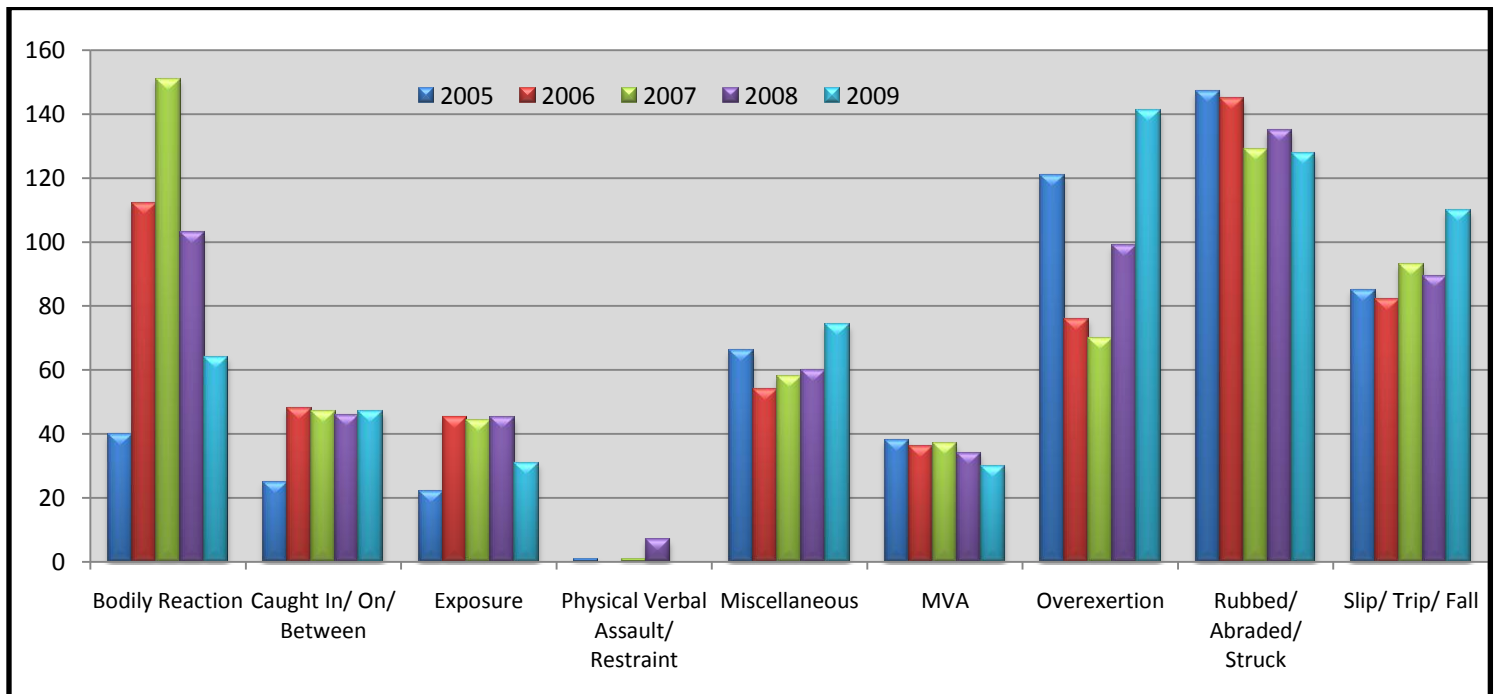


FY09 Claim Counts By Occurrence Cause – STF

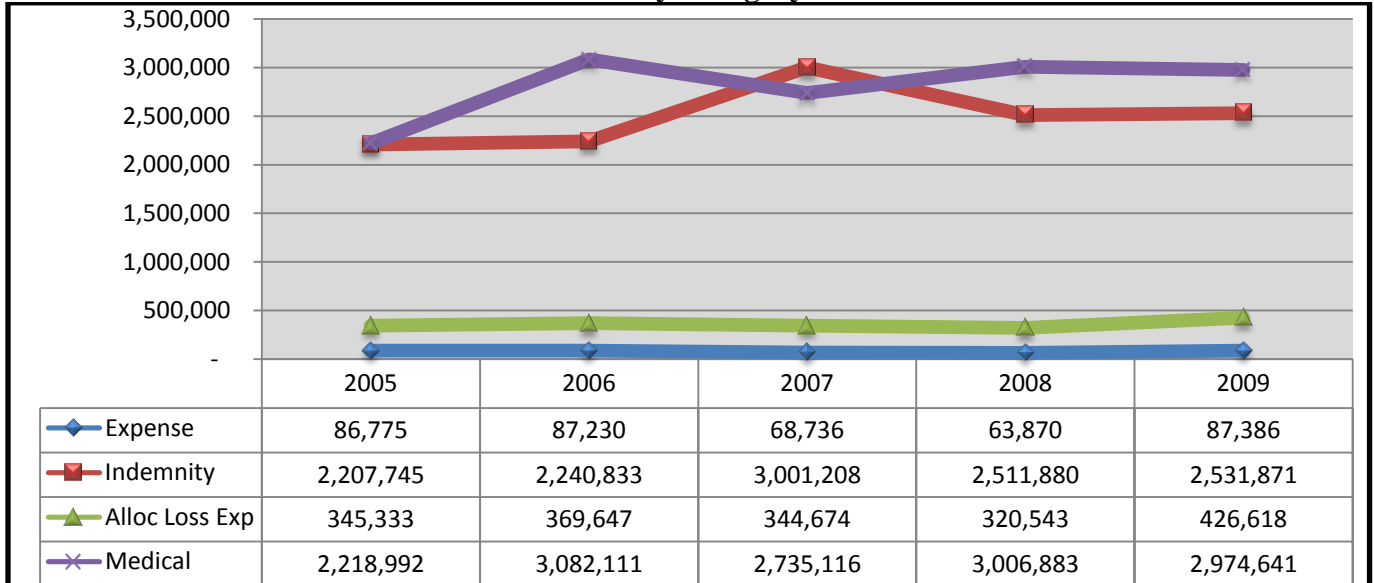


Bodily Reaction	Caught in/ On/ Between	Exposure	Physical Verbal Assault/ Restraint	Misc.	MVA	Overexertion	Rubbed/ Abraded/ Struck	Slip/ Trip/ Fall	Total
64	47	31	0	74	30	141	128	110	625

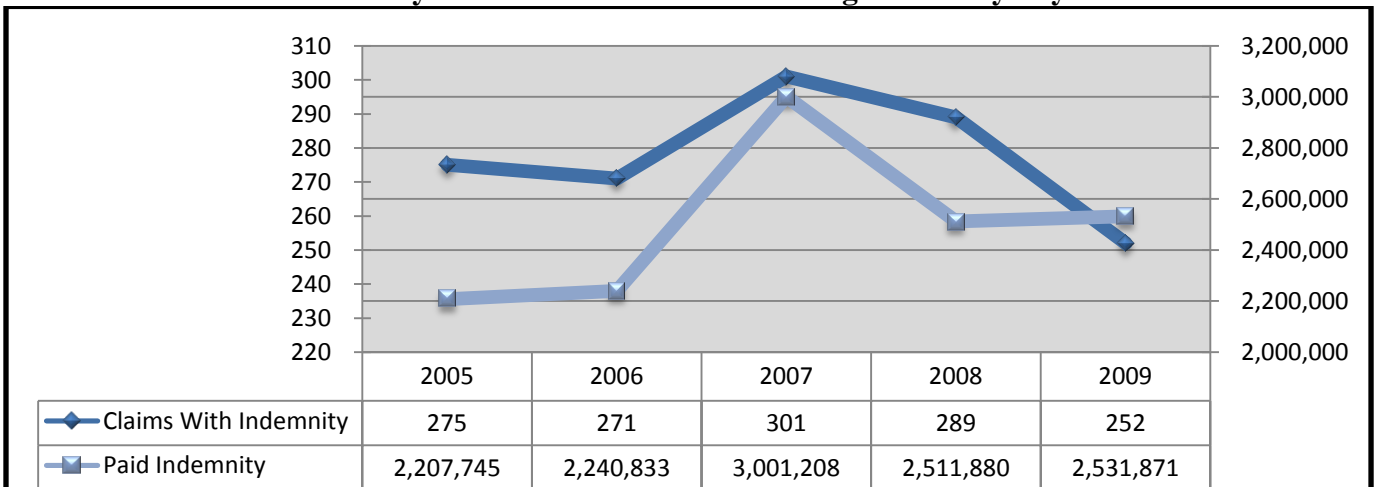
5-Year Comparison of Claim Count By Occurrence Cause- STF



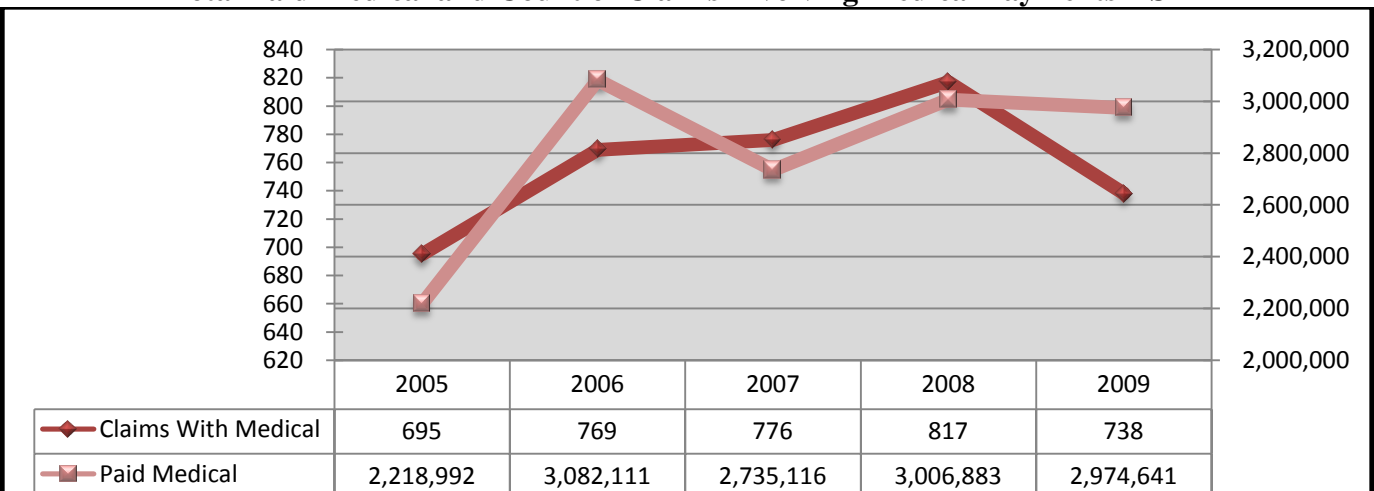
Total Paid By Category - STF



Total Paid Indemnity and Count of Claims Involving Indemnity Payments – STF



Total Paid Medical and Count of Claims Involving Medical Payments – STF



Appendix

Claim Coding Details Within Consolidated Groupings

Part of Body

Part of Body Group	Part of Body	Part of Body Group	Part of Body
Hand/Wrist	FINGER(S) FINGERNAIL(S) HAND THUMB WRIST WRIST(S) AND HAND(S)	Multiple Parts/Systems	BODY SYSTEMS & MULTIPLE BODY SYSTEMS MULTIPLE BODY PARTS SKIN-MULTIPLE BODY PARTS
		Neck/Back	DISC/NECK DISC/TRUNK LOWER BACK (EXCLUDING BONE) LUMBAR AND/OR SACRAL VERTEBRAE (BONE) MULTIPLE INJURY NECK SPINAL CORD UPPER BACK AREA(THORACIC AREA) VERTEBRAE
Head	BRAIN EAR(S) EYE(S) HAIR LARYNX MOUTH MULTIPLE HEAD INJURY NOSE OTHER FACIAL BONES OTHER FACIAL SOFT TISSUE SCALP SKULL TEETH TRACHEA	Other	INSUFFICIENT INFO TO PROPERLY IDENTIFY-UNCLAS NO INJURY (INCIDENT REPORTS) NO PHYSICAL INJURY- MENTAL DISORDER OTHER SOFT TISSUE
		Trunk/Organs	ABDOMEN CHEST(RIBS,STERNUM) CHEST(SOFT TISSUE) HEART INTERNAL ORGANS - N.O.C. LUNGS MULTIPLE/TRUNK-ORGANS REPRODUCTIVE ORGANS
Lower Extremities	ACHILLES TENDON ANKLE BUTTOCKS (SOFT TISSUE) FOOT GREAT TOE GROIN HIPS KNEE LOWER LEG MULTIPLE LOWER EXTREMITIES OSCALIS (HEEL BONE) PELVIS SACRUM AND COCCYX THIGH (UPPER LEG) TOE(S)	Upper Extremities	ELBOW LOWER ARM MULTIPLE UPPER EXTREMITIES SHOULDER(S) UPPER ARM (EXCLUDING CLAVICLE & SCAPULA)

Nature of Injury

Nature of Injury Group	Nature of Injury
Body Trauma	AMPUTATION BURN OR SCALD CONCUSSION CRUSHING DISLOCATION FRACTURE/BREAK GUNSHOT RUPTURE SEVERANCE (SPINAL CORD)
Cumulative/ Disease/ Respiratory	AIDS ALL OTHER CUMULATIVE INJURIES ALL OTHER OCCUPATIONAL DISEASES ANGINA PECTORIS (ASSOC. W/HEART COND.) ASBESTOSIS ASPHYXIATION CANCER CARPAL TUNNEL SYNDROME DUST DISEASE NOC (ALL OTHER PNEUMOCONIO) MYOCARDIAL INFARCTION (HEART ATTACK) OTHER CONTAGIOUS DISEASES RESPIRATORY DISORDERS (GASES, FUMES,ETC)
Laceration/ Bruise/ Puncture	BRUISE/CONTUSION CUT/LACERATION PUNCTURE
Miscellaneous	ALL OTHER SPECIFIC INJURIES ALL OTHER SPECIFIC INJURIES NOC DERMATITIS (RASH) ELECTRIC SHOCK FOREIGN BODY HEARING LOSS (NOT TRAUMATIC) HEARING LOSS (TRAUMATIC ONLY) HEAT PROSTRATION HERNIA INFECTION INFLAMMATION MENTAL STRESS NO INJURY (USED WITH INC RPT PRD WI,XI) NO PHYSICAL INJ(DMG TO ARTIFICIAL APPLIANCE) POISONING-GENERAL(NOT OCC.DIS OR CUM.INJ) POISONING - CHEMICAL POISONING - METAL SYNCOPE (FAINTING,PASSING OUT,NO OTHER INJURY VISION LOSS
Multiple Injuries	MULTIPLE INJURIES(PHYSICAL & PSYCHOLOGICAL) MULTIPLE PHYSICAL INJURIES ONLY
Sprain/Strain	SPRAIN STRAIN

Occurrence Cause

Occur Cause Group	Occur Cause
Bodily Reaction	BODILY REACTION
Caught In/ On/ Between	CAUGHT IN, ON OR BETWEEN
Exposure	EXPOSURE TEMP EXTREMES
Miscellaneous	ELECTRIC CONTACT NEEDLE NOT REPORTED OTHER UNKNOWN
MVA	MOTOR VEHICLE ACCIDENT VEHICLE ACCIDENT
Overexertion	OVEREXERTION
Physical Verbal Assault/ Restraint	INTERNAL CONTACT PHYSICAL ASSAULT RESTRAINT ACTIVITY VERBAL ASSAULT
Rubbed/ Abraded/ Struck	RUBBED OR ABRADED STRUCK AGAINST STRUCK BY
Slip/ Trip/ Fall	FALL DIFFERENT LEVEL FALL SAME LEVEL